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OCTOBER 2026

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“Be devoted to one another in love. Honor one another above yourselves.”
— Romans 12:10

SO, WHO IS SHE?

As we cross the one-year anniversary of my stepping into *Emerald Coast Real Producers*, it feels like the perfect time to properly introduce myself and reflect on just how much has happened in one year.

If you’ve been to a Real Producers event, seen me running around with a phone in one hand and a million things happening at once, or wondered exactly who the woman behind *Emerald Coast Real Producers* is, here you go.

I’m **Taylor Labno**, **Publisher of Emerald Coast Real Producers**, real estate agent, connector by nature, and someone who genuinely believes the right introduction can change the trajectory of a business, a career, or even a life.

My road here hasn’t exactly been linear. I moved to

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Florida from California in 2020 and built a life and career here from the ground up. Along the way, I became deeply involved in our local real estate community, served in industry leadership roles, built relationships across the Emerald Coast, and eventually stepped into the opportunity to lead *Emerald Coast Real Producers*.

When I took over RP a year ago, I knew I didn’t want this to simply be a magazine. I wanted to build a community.

Over the past year, that vision has started becoming something I can actually see. We’ve created rooms full of people who might never have met otherwise. We’ve celebrated incredible agents, shared stories that go far beyond production numbers, introduced businesses to some of the most influential

professionals in our market, and created events where relationships are being built in real time. And we’re just getting started.

My vision is to continue building something that connects the highest-producing agents in our market with businesses that genuinely want to serve them. I want our events to be rooms people are excited to walk into. I want our magazine to tell the stories behind the success. And I want our partners to walk away with relationships and opportunities they may never have found otherwise.

Because ultimately, that’s what I love doing: connecting people.

There is something incredibly rewarding about knowing two people who should know each other and being able to say, “You two need to meet.” Sometimes it turns into a referral. Sometimes it becomes a partnership, friendship, client relationship, or completely unexpected opportunity.

Outside of RP, I’m a mom to an 18-year-old son who is beginning his own next chapter, which means I’m entering a pretty big new chapter of my own. I’m also a real estate agent, a woman of faith, someone who loves bringing people together, and someone who is still figuring out exactly what the next version of life and business looks like. And I’m ambitious about it.

As I look toward year two, my goal is bigger than growing a publication. I want to grow a community with real influence and real value. I want to create experiences people remember, strengthen the relationships between our agents and partners, celebrate the people doing incredible things along the Emerald Coast, and continue finding ways to put the right people in the same room.

This first year has taught me that success isn’t just about who knows your name. It’s about who knows your character, who trusts you, who advocates for you, and who thinks of you when an opportunity comes along.

That is the community I want Real Producers to continue building.

So, who is she?

She’s still building. Still learning. Still connecting people. Still dreaming bigger. And one year in, I feel like we’re only getting started.

If we haven’t met yet, come find me at the next event and introduce yourself.

I probably know someone you need to know.



Taylor Labno
Publisher, Emerald Coast Real Producers

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THE *Legacy* YOU'RE ACTUALLY **BUILDING**

I've sat across the table with a lot of top producers over the years, and most of them would tell you, if you asked directly, that building other leaders isn't really their job. They didn't get into this business to run a training

program. They got into it to close deals, and that instinct isn't wrong. But something happens to a producer, whether they mean it to or not, and it has nothing to do with whether they ever set out to teach anyone.

You're Being Copied Whether You Mean To Be
Legacy doesn't usually start with a lesson. It starts with somebody watching. The way you handle a negotiation that's about to fall apart, the way you talk to a customer

who's scared they made the wrong call, whether you follow through on the small things when nobody's checking, all of it gets noticed by the people working near you. Nobody sits anyone down and explains any of it. It's the only version of the job they've ever seen up close, and it becomes the version they think is normal.

Somewhere in your market right now, an agent runs their business a certain way, closes a certain way, and handles a hard customer conversation a certain way because they spent enough time near how you do it, and it became their default too. You may not even know which agent it is. That doesn't make it less real. I've watched this happen with people who never once asked me for advice. They just spent enough time near how I operate, and at some point their own standard shifted without either of us naming it. It works more like gravity than like a training program.

What People Actually Pick Up
The things that get copied are rarely the things you'd choose to teach if someone asked you to build a curriculum. It's smaller than that: whether you show up early to a closing that's going to be difficult, whether you tell a customer the honest answer instead of the comfortable one, whether the standard you hold on a slow Tuesday matches the one you hold when everyone's watching. Those are the details that get absorbed, and they're the details nobody puts in a training manual because

they don't look like a lesson while they're happening.

The Moment They See It
I've had peers, co-leading organizations alongside me, who looked at how things were running and figured that's just how it works, because that's how it had always worked. I'd tell them there was a bigger way to see it, and for a while that didn't land. Then, without any further conversation about it, some of them came back months later and said some version of the same thing: I didn't see what you were talking about before. I see it now. I'm leading differently because of it.

Nothing about that moment involved a lesson plan. It happened because they were

close enough, long enough, to watch a different standard operate and eventually recognize it as better than the one they'd been running on. Proximity, held long enough, does more than instruction ever does.

What's Still Standing When the Title Isn't
I've spent time in rooms where the title on the door mattered enormously right up until the moment it didn't: elected roles, appointed roles, leadership positions people spent years earning. The name on the plaque fades fast once someone else is sitting in the chair. What's still standing after I'm no longer the one in the room is whoever picked up the standard I held and kept holding it themselves,



whether or not either of us ever called it a lesson.

That's the real tally, and it's not one you fill in on purpose. Being worth copying is the legacy. Somebody is already deciding, right now, whether the way you handle a hard

week is the way they want to handle their own. You don't get a vote in who's watching or when, only in what they see when they do.

Download The Legacy Tally and find out who's already been watching.



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BY TIM WEISHEYER



HOPE HOUSE

A SAFE PLACE. A NEW BEGINNING.

For a young person whose life has suddenly become uncertain, sometimes the first thing they need is simply somewhere safe to land.

In Crestview, Hope House provides exactly that.

The youth crisis shelter serves boys and girls between the ages of 10 and 17 and is the only shelter in the area that community youth can access when they or their families are in crisis.

Some arrive experiencing homelessness. Others are struggling with school, involvement with the juvenile justice system, or challenges at home. Sometimes a family has simply reached a point where everyone needs a break, immediate intervention, and someone to help them figure out what comes next.

“We work to figure out what is going on with the family, what the real issues are, try to get them stabilized, get some aftercare services put in place, and then get them back home to their community, in their homes, in their schools,” says Jamilyn Newton, regional director and licensed clinical social worker

with Lutheran Services Florida. “Hopefully on a better path than when they started out with us.”

Hope House is operated by Lutheran Services Florida, one of the largest human services nonprofits in the state. For more than 40 years, LSF has worked with some of Florida’s most vulnerable children, individuals, and families, today reaching approximately one in every 50 Floridians.

The organization traces its beginnings to the Cuban refugee crisis, when Lutheran churches throughout Florida were individually working to meet needs within their communities. Eventually, they came together, pooling their resources and efforts. From there, LSF grew into an organization whose services now include mental health and substance abuse programs, foster care, case management, adult advocacy, Head Start, and residential services for children and youth.

“We really do serve the most vulnerable people in our communities,” says Kevin Stamper of Lutheran Services Florida. “Our CEO says all the time, ‘If not us, then who?’”



“We work to *figure out* what is going on with the family, what the real issues are, try to get them stabilized, get some aftercare services put in place, and then get them back home to their community, in their homes, in their schools.”

— Jamilyn Newton



In the Panhandle, that mission includes Hope House in Crestview, Curry House in Pensacola and Head Start services in Okaloosa County. Through Head Start, LSF helps under-resourced children enter kindergarten prepared to learn while providing additional support to their families.

At Hope House, the work begins with whatever a child needs when they walk through the door.

The shelter has eight beds and provides around-the-clock care in an environment designed to bring safety and stability back into a young person’s life. While there, youth receive counseling twice a week, along with psychoeducation and social skills groups five days a week. They continue attending their regular schools and return to Hope House afterward.

Most stays are short, generally less than 35 days. Jamilyn says the program has seen an increase in children whose families are experiencing homelessness, which can sometimes require a longer stay while parents work toward securing stable housing.

For most, however, Hope House is about four weeks of support during a much bigger story.

The team works with the child and family to understand what brought them there, address those issues, and put aftercare services in place. Whenever it is safe and appropriate, the goal is to reunite the family and send the child home with more support than they had when they arrived.

Kevin says the program has a family reunification success rate above 90 percent.

Behind those numbers are kids who have sometimes experienced more than most adults could imagine.

“Most of the kids we deal with, they’re really good kids,” Kevin says. “They just come from really bad environments.”

They are still kids who go to school, have interests and talents, and are trying to figure out who they want to become. Hope House gives them a place to feel safe while the adults around them work toward making home safe and stable again.

For Jamilyn, that work is especially personal.

Twenty-five years ago, she was a 15-year-old in this same community going through a difficult time with her own family.

LSF was there for her.

She received the organization’s free community counseling, a service still available today to children and teens ages 6 to 17 at no cost to families and without the need for insurance.

What began as help during a difficult time ultimately changed the direction of Jamilyn’s life.

“LSF really helped me at a time that was very challenging for myself and my family,” she says. “It introduced me to social work, and it introduced me to the helping field and really shaped the next 25 years of my life.”

Today, she is the regional director and a licensed clinical social worker for the organization that once helped her.

Now she gets to do for another generation what someone once did for her.

“I can speak personally to the impact that it’s had,” Jamilyn says. “It’s an honor to get to work at LSF and give back to a program and an organization that literally shaped my entire life.”

Last year alone, Hope House and its sister shelter, Curry House in Pensacola, served more than 250 children.

And while the work happens inside the shelters, LSF wants those children to feel the support of the community outside of them, too.

Community members can help through unrestricted donations and gift cards, which allow staff to respond to needs as they arise. Sometimes that means purchasing a backpack for a child who needs one. Other times it may mean clothing, personal care items, or something no one knew the child would need until they arrived.

Hope House also welcomes volunteers willing to share their time and experiences. Community members have visited to teach yoga, knitting, and other skills, talk about their careers or simply help staff take the kids to a movie or weekend activity.

Those moments may seem small, but they give young people opportunities to experience something new, meet people from their community, and begin imagining what their own futures might look like.

Because the circumstances that bring a child to Hope House are only one part of their story.

“Their past is not their future,” Kevin says.

For Jamilyn, there may be no better proof of that.

Twenty-five years ago, she was the 15-year-old receiving help from LSF during a difficult chapter in her own life. Today, she is helping make sure another child has that same opportunity to find their way forward.

That is what Hope House offers every day. Not a permanent home, but a safe one when it is needed most. Not an answer to every problem, but time, support, and people willing to help a family begin finding those answers.



“Their past is not *their future.*”
— Kevin Stamper



And sometimes, four weeks of safety and someone believing there is more ahead can change far more than four weeks of a child’s life.

Special thanks to our partner, Mallory Fotiades with CrossCountry Mortgage, for connecting us with Hope House and helping us share their story.

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LISA

Jackson

PHOTOS BY
JACQUELINE LUCILLE

BUILDING A LEGACY THROUGH *Relationships*

When Lisa Jackson entered real estate in 2020, she wasn't chasing a lifelong dream.

She was searching for something better.

After spending more than a decade working in a call center for DIRECTV and AT&T, Lisa had reached a point where she knew she wanted more control over her future. Years of changing leadership, denied vacation requests, and answering to someone else had left her ready for a new chapter. Then COVID changed everything. While recovering from surgery, working from home, and homeschooling her son, she began noticing that real estate seemed to be everywhere she looked.

"I kept seeing real estate everywhere," Lisa recalls. "I finally thought, maybe this is my sign."

She decided to trust that instinct.

While balancing work and family, Lisa enrolled in real estate classes and earned her license. It wasn't an easy transition. She initially continued working her full-time job while building her business on evenings and weekends, determined to create a career that offered both independence and long-term opportunity.

Her first year looked different than she expected.

Licensed late in the year, Lisa didn't close her first transactions until the following spring. Many of those early opportunities came through referrals she earned by putting herself out in

the community, attending networking events, and building relationships through her brokerage.

As business began to grow, Lisa made the decision to leave her full-time job and pursue real estate full-time. That's when she discovered one of the profession's biggest surprises.

"I realized real estate is really about people," she says.

For someone who describes herself as naturally introverted, stepping into a relationship-driven career required growth. But instead of allowing that challenge to hold her back, Lisa leaned into it. The more families she helped buy and sell homes, the more she realized how meaningful the work could be.

Helping clients achieve one of the biggest milestones of their lives gave her confidence that she had found the career she was meant to pursue.

Today, Lisa is an agent with Sage Counsel Realty, where relationships remain at the center of everything she does.

She believes staying connected with clients long after closing day is one of the most important investments an agent can make. Through regular check-ins and thoughtful communication, she continues building relationships that often lead to repeat business and referrals.

"It's about staying in touch because life happens," Lisa says. "Those relationships are what keep your business growing."

She also believes the most successful agents share one common trait. They



become trusted members of their communities by leading with genuine care rather than focusing solely on transactions.

"I think you have to come from a place of value," she says. "When you're doing it from your heart, people notice."

That philosophy extends beyond helping buyers and sellers.

Together, Lisa and her husband have built their own real estate investment portfolio, purchasing homes, renovating them, and creating rental properties that generate long-term wealth. They currently own four investment properties and plan to continue expanding their portfolio in the years ahead.

“

WE THINK ABOUT OUR KIDS & GRANDKIDS IN EVERYTHING WE DO.

**WE'RE BUILDING SOMETHING THAT
WILL LAST BEYOND US."**

— LISA JACKSON



For Lisa, investing was one of the original reasons she became interested in real estate. Today, it has become another way to create opportunities not only for herself but for future generations of her family.



Family has always been the driving force behind everything she does.

Lisa and her husband have been together for more than two decades and have built a large blended family with seven children and several grandchildren. Their youngest son has already learned the value of hard work by helping his father with the family's lawn service business, saving thousands of dollars through his own efforts.

Watching their children develop strong work ethics and financial responsibility has become one of Lisa's greatest sources of pride.

"We think about our kids and grandkids in everything we do," she says. "We're building something that will last beyond us."

Originally from Mississippi, Lisa and her husband relocated to Florida nearly seventeen years ago in search of greater opportunities. Today, they proudly call the Emerald Coast home while frequently returning to Mississippi to visit family and enjoy time at their Airbnb property.

Looking back, Lisa can clearly see how every unexpected turn led her exactly where she was meant to be.

What began as a search for more freedom has grown into a career built on service, meaningful relationships, and the opportunity to help others achieve their dreams of homeownership while creating a legacy for her own family.

For Lisa Jackson, success isn't measured only by transactions.

It's measured by the lives she's helping build, including her own. 🏡

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Nov 12 *Business Planning | 10 am | Shoreline*

Nov 21 *Installation | 6:00-10:00 | Emerald Grande*

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 WHEN YOU'RE DOING IT FROM YOUR HEART,
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 — LISA JACKSON



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ALBERT SOUSA

OF MORTGAGE APEX

THE HUMAN SIDE OF HOME LOANS

Albert Sousa didn't build Mortgage Apex because he wanted to own a mortgage company.

He built it because he believed the home financing experience could feel more personal.

Long before founding Mortgage Apex, Albert had an entrepreneurial spirit. Inspired by the book Rich Dad Poor Dad, he decided college wasn't the right path for him and spent five years building and operating his own vending machine business. Along the way, he developed a passion for real estate investing and realized he wanted a career that would allow him to understand the industry from the inside out.

That opportunity came from an unexpected source.

"My father-in-law had been in the mortgage business for years," Albert recalls. "He saw something in me and told me he thought I'd do really well in the industry."

After giving the idea serious thought, Albert packed his bags and moved to Charlotte, North Carolina, where he joined a national mortgage company in 2017. Ironically, he entered the business just as interest rates began climbing after years of historic lows.

"I learned the business in a rising-rate environment," he says. "Looking back, I'm grateful for it because it taught me how to adapt and truly understand the market."

Four years later, Albert took another leap.

In January 2021, he launched Mortgage Apex in downtown Fort Walton Beach with one simple goal: to create a mortgage company that puts relationships ahead of



“

We've built our business on trust. If you communicate well, **do what you say you're going to do**, and genuinely care about people, everything else takes care of itself.”

— Albert Sousa

transactions. Today, Albert leads a growing team that has earned a reputation for making the lending process approachable, responsive, and built around genuine relationships.

For Albert, mortgages have never simply been about interest rates and loan products.

They're about people.

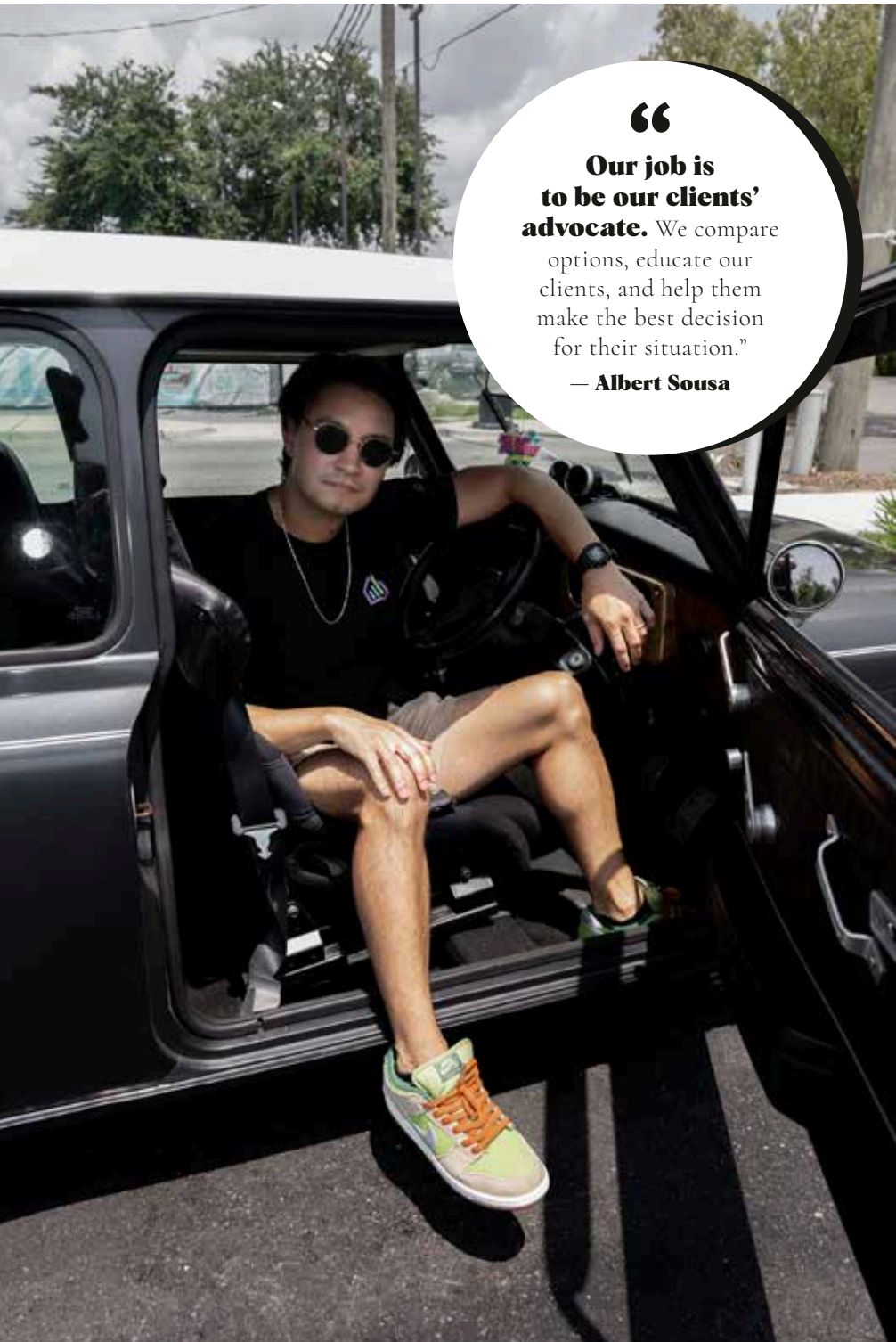
"We've built our business on trust," he says. "If you communicate well, do what you say you're going to do, and

genuinely care about people, everything else takes care of itself."

That philosophy is reflected in one of Mortgage Apex's core values:

Answering the phone is not a choice.

It may sound simple, but Albert believes consistent communication is one of the greatest ways to serve both clients and Realtors. Even when there isn't new information to share, he believes people deserve to know someone is actively working on their behalf.



“Our job is to be our clients’ advocate. We compare options, educate our clients, and help them make the best decision for their situation.”
— **Albert Sousa**

“Sometimes there’s no update,” he says. “But that doesn’t mean you stop communicating. Buying a home is stressful enough. We want our clients and agent partners to know we’re always here.”

As a mortgage brokerage, Mortgage Apex offers clients a significant advantage.

Rather than being limited to a single lender’s products, Albert and his team shop multiple wholesale lenders to find competitive rates and financing solutions tailored to each buyer’s unique goals. Whether they’re helping first-time homebuyers, seasoned investors, or growing families, the objective remains the same: educate

clients, advocate for them, and guide them toward the best solution.

“Our job is to be our clients’ advocate,” Albert explains. “We compare options, educate our clients, and help them make the best decision for their situation.”

That white-glove approach has resulted in countless repeat clients, many of whom return years later when they’re ready to purchase another home or investment property. It has also helped Mortgage Apex become a trusted resource for Realtors who know their clients will receive the same level of care and communication they strive to provide themselves.

While Mortgage Apex takes lending seriously, Albert believes the experience doesn’t have to feel intimidating.

Walk into the office, and you’ll immediately notice it isn’t your typical mortgage company. Albert is usually wearing a T-shirt and a pair of Nikes instead of a suit, and the open, tech-inspired office features a racing simulator that often becomes the center of conversation.

The atmosphere is intentional.

Mortgage Apex was designed to be a place where clients feel comfortable



Fun Fact

Albert is a self-proclaimed fan of classic ‘80s and ‘90s movies. From *The Breakfast Club* and *The Terminator* to *The Usual Suspects*, he loves the storytelling and nostalgia of that era of film. If you ask for a movie recommendation, chances are it’ll be a classic.

“When you’re racing,” he says with a smile, “you’re not thinking about mortgages. You’re completely in the moment.”

Looking back, Albert realizes every step of his journey—from running a vending machine business to learning the mortgage industry during a challenging market—prepared him to build the company he leads today.

Mortgage Apex isn’t defined simply by competitive rates or loan programs.

It’s defined by accessibility, authenticity, and relationships that continue long after closing day.

For Albert, that’s exactly the company he set out to build. 🏡

asking questions, Realtors enjoy stopping by, and relationships naturally develop. It’s also home to the company’s monthly Pints & Properties networking event, which brings together local professionals to connect, collaborate, and continue learning from one another.

“We’re always asking ourselves how we can add value beyond the transaction,” Albert says.

Whether serving on the local Chamber of Commerce board, participating in the Young Professionals Network, or hosting events that strengthen the local real estate community, Albert believes business is ultimately about investing in people.

Outside the office, his greatest accomplishment has nothing to do with mortgages.

It’s family.

Albert and his wife are raising their young son, Albie, and becoming a father has completely changed his perspective.

“I love getting home, reading him bedtime stories, and just being present,” he says. “Those are the moments that matter most.”

Music also continues to play an important role in his life. Albert and his wife first connected through their shared love of music, and today he enjoys picking up his guitar and introducing his son to songs that have become part of their family’s story.

Another lifelong passion is cars. Whether he’s working on his classic Mini Cooper, competing in endurance kart races, or taking a few laps on the racing simulator in the office, Albert appreciates the focus that racing demands.



STEFANIE FAIR

EVERYTHING IS
Figure-Out-Able

PHOTOS BY JACQUELINE LUCILLE



Some people enter real estate knowing exactly what kind of agent they want to become. Stefanie Fair found her place by being willing to take on the things other people might walk away from.

A Realtor with Endless Horizons Realty, Inc., Stefanie is still relatively new to the sales side of the industry, but she has already carved out a niche that feels distinctly her own. Instead of trying to compete for traditional listings in a market filled with experienced agents, she started digging into abandoned properties, complicated ownership situations, probate cases, and off-market opportunities.

“I truly, at the beginning of this year, just thought I was going to be the abandoned lot girl,” she laughs. “I found a little spot for me where not a lot of other Realtors are.”

That little spot has quickly turned into something much bigger.

Stefanie’s introduction to real estate came through her longtime friend and broker, Amber, whom she has known for about 15 years. A few years

ago, Stefanie reached out and asked Amber to keep her in mind if an opportunity ever opened at the office. Eventually, Amber offered her a position in property management. Within about three months, Stefanie earned her real estate license, although property management remained her primary focus at first.

Then came the property that changed everything.

Stefanie had become interested in tax deed sales when she discovered a deteriorating property in Niceville with an ownership situation complicated enough to intimidate almost anyone. Seven people were listed on the deed. Six had passed away. The estates had never gone through probate, and ultimately 11 heirs living across multiple states had an interest in the property.

Stefanie had never handled anything like it.

So she said yes.

She called attorneys, title professionals, and anyone else she thought might be able to point her in the right direction. She found a title agency willing to take on the case and a probate attorney who could help move it forward. For roughly eight months, she worked through the details, helping get the heirs through probate, reach an agreement, and ultimately move the property toward closing.

By the end of it, Stefanie hadn’t simply completed an incredibly difficult deal. She had discovered a side of real estate that fascinated her.

I TELL MY DAUGHTER ALL THE TIME, EVERYTHING IS FIGURE-OUT-ABLE.

— STEFANIE FAIR

She began searching for abandoned homes and vacant lots, researching ownership records and tracking down family members. The work introduced her to investors, developers, and other professionals throughout the area. She reached out to people she didn’t know, asked questions, and slowly built a network around a part of the industry where she felt completely in her element.

That persistence has paid off. Stefanie is now working with a trust portfolio that began with more than 50 properties,





along with vacant land and other off-market opportunities. Recently, she helped facilitate a \$1.5 million cash sale involving 17 condos in Niceville. The transaction went from contract to closing in just 11 days, with Stefanie coordinating both sides while also helping transition the property management offices. In the final hours before the 8 a.m. closing, she was still collecting tenant signatures and information to make sure everything was in place.

Perhaps most impressive is that Stefanie has built this momentum without ever pretending she has every answer.

“I think most importantly, it’s best to be honest and work in transparency,” she says. “It’s okay to say, ‘I am not sure. Let me reach out, and I can get back to you.’”

“I never want to be the smartest person in the room,” she adds. “Any traction I’ve gained this year is because I’ve been fortunate enough to meet people who were willing to teach me, answer my questions, and connect me with the next person or resource I needed.”

For Stefanie, being a great agent isn’t necessarily about knowing everything. It’s about being persistent enough to find the answer and resourceful enough

to find the right people when you need help.

It’s a philosophy she hopes to pass along to her daughter.

A single mom to a 12-year-old daughter who plays soccer year-round, Stefanie spends much of her life outside of work traveling to practices and games, often fielding real estate calls from the car or sidelines. Her daughter has also had a front-row seat to her mom leaving the predictability of a traditional job and building something entirely new.

“I tell my daughter all the time, everything is figure-out-able,” Stefanie says. “You don’t have to have all the answers before you start. You just have to be willing to learn, ask questions, and figure it out along the way.”

There is also a deeply personal reason probate work resonates with her. Stefanie lost her mother in 2022 and inherited her home with her brother. At the time, deeds, property taxes, and probate were completely unfamiliar territory. Experiencing that uncertainty herself gave Stefanie an understanding of how overwhelming the



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RESOURCES.”

— STEFANIE FAIR

process can be for families already navigating a loss.

Today, she gets to be the person she once needed.

It’s an unexpected full-circle moment in a career Stefanie never could have mapped out when she first walked into the real estate office.

She may have started out thinking she’d simply be the “abandoned lot girl,” but somewhere between tracking down heirs, making phone calls, asking questions, and refusing to give up on complicated deals, Stefanie found exactly where she belongs.

And she’s proving something she has been teaching her daughter all along.

You don’t have to know every answer before you begin.

You just have to be willing to figure it out. 🏡

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David & Mj Costa

Creating Spaces, Strengthening Community



PHOTOS BY LILY O'MALLEY

For David and Mj Costa, bringing people together has always been a big part of their lives.

Whether it's entertaining friends and family, supporting local organizations, or creating a place where professionals can work and connect, community seems to find its way into nearly everything they do.

Their newest venture, Costa Union Club, brings all of those pieces together. But the story behind it really starts with MJ.

About 10 years ago, MJ began working at Café Liquid, a local coffee shop where she eventually became manager. In 2020, she took a leap and purchased the business herself, transforming it into MJ's Place.

After David and Mj married, they purchased the building from the landlord and started thinking about what else they could do with the space. That vision eventually became Costa Union Club, a combination coffee house, coworking space, podcast and content studio, event venue, and private membership club.

For MJ, it was a natural progression from something she had already spent years building.

Today, the coffee shop and outdoor areas are open to the public, while

“
For us, it's about
*building something
successful while finding
ways to bring other
people along with us.*”

— David & Mj Costa

the upstairs and event areas are reserved for members.

Outside, a large LED screen creates a place to gather for football games, movies and other events. Members can use the upstairs for coworking, meetings, podcasts, video content, or simply as a place to connect with other local professionals.

Several real estate professionals have already joined.

David compares the overall feel to a private social club rather than a traditional coworking space. The idea is to give people somewhere

they can get work done while also creating the kind of environment where relationships happen naturally.

That focus on community is also something David and Mj have carried into other areas of their lives.

David grew up around the McDonald's franchise business. His father was in the Air Force before taking an early retirement and becoming a McDonald's franchisee in the 1990s. David was a teenager at the time and eventually joined his father in the business after earning his degree.

Over the years, the family continued to grow the business, with most of their restaurants now located in





“It’s more than a place to work. *It’s a place to connect*, build relationships, and be part of a community.”
— David & MJ Costa

Panama City and additional locations in the Navarre area.

Giving back has become an important part of that business through Costa Cares.

The family has supported the Children’s Advocacy Center, Guardian ad Litem programs, local high schools, churches, and other organizations throughout the area.

One of their biggest commitments is to Ronald McDonald House Charities. David and his family help lead the annual Wine & Fries fundraiser and support several other events for the organization throughout the year.

Although the Ronald McDonald House is based in Pensacola, many of the families who use it come

from Okaloosa and Walton counties. The organization provides a place for families to stay when they have a child receiving medical treatment away from home, sometimes for months at a time.

Knowing that many of those families come from their own surrounding communities has made the organization especially meaningful to the Costas.

As Costa Union Club grows, David and MJ hope to continue that commitment to giving back there as well.

The club only recently opened, so they are still figuring out exactly what that will look like. One idea is to make the event space available to local charities at a more affordable

cost, giving organizations another option when hosting fundraisers and community events.

“We want to make it a place where charities are able to host some of their events,” David says.

As they move into the holiday season and the club becomes more established, they plan to look for additional ways to partner with organizations in the area.

Outside of work, David and MJ stay busy with their family. Together, they have six children. Two have graduated, while four are still living at home.

They love traveling, boating, and spending time near the water. Because they live in

a smaller community, they especially enjoy traveling to bigger cities and discovering new places. They also love entertaining and frequently have friends and family over, something they can now do at home or at Costa Union Club.

In a lot of ways, Costa Union Club is simply an extension of how David and MJ already live their lives.

MJ took a coffee shop she had spent years helping build and saw the potential for something more. Together, she and David created a space that gives people a reason to gather, work, celebrate, and connect.

And as the club continues to grow, they hope it can also become another way to support the community that has supported them.

For David and MJ, that’s what matters most: building something successful while finding ways to bring other people along with them. ■

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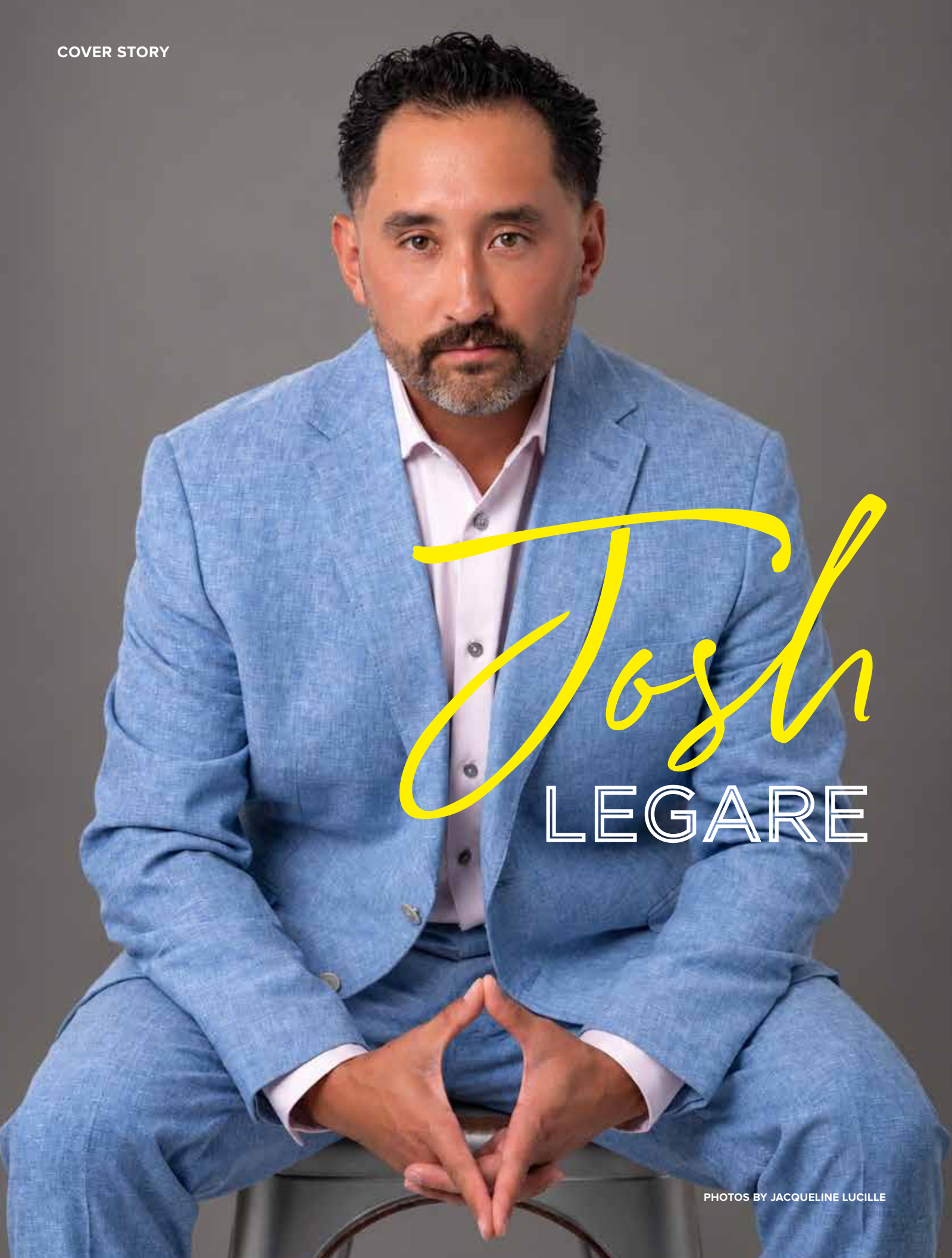
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PHOTOS BY JACQUELINE LUCILLE

FORGING HIS OWN PATH

For Josh LeGare, real estate has never been about simply helping someone buy or sell a home.

It's about creating opportunities.

Every transaction is a chance to build equity, create financial freedom, and lay the foundation for generational wealth. It's a philosophy that shapes every client relationship and one that's rooted not only in his experience as a top-producing Realtor, but as an investor himself.

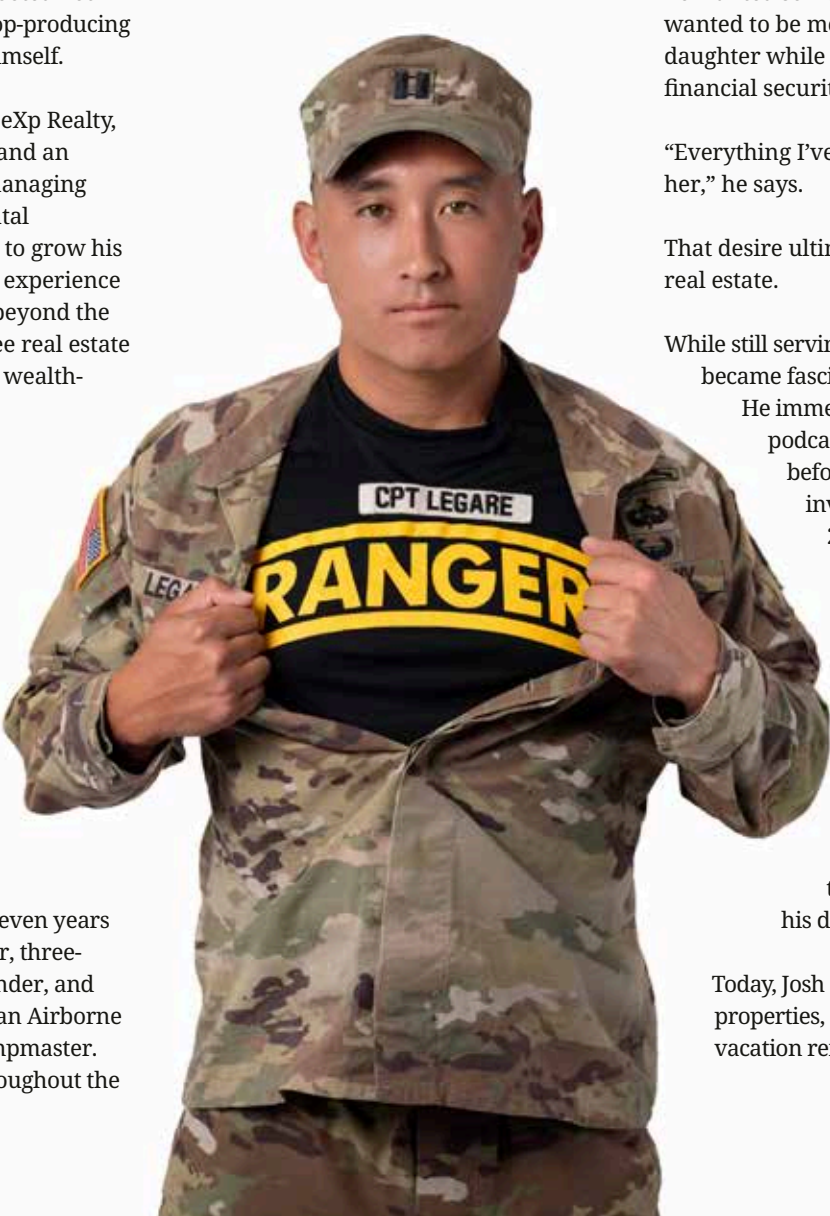
Today, Josh is an agent with eXp Realty, the founder of Ronin Stays, and an active real estate investor managing twenty-three short-term rental properties while continuing to grow his own portfolio. His firsthand experience allows him to guide clients beyond the transaction, helping them see real estate as one of the most powerful wealth-building tools available.

That philosophy didn't develop overnight.

It was shaped by the experiences that came long before real estate entered the picture.

Josh grew up in Maryland after being born into a military family. Looking for direction and purpose, he commissioned in the U.S. Army, where he spent eleven years serving as an Infantry Officer, three-time Rifle Company Commander, and Ranger Instructor. Josh was an Airborne Ranger and Senior-rated Jumpmaster. His career deployed him throughout the

European theater and the DMZ in South Korea, totaling six years spent overseas along with various assignments stateside.



"I tell people the best decision I ever made was joining the military," Josh says. "The second-best decision was getting out."

The military taught Josh discipline, resilience, leadership, and how to perform under pressure. Those same qualities now shape the way he approaches his business and the clients who trust him with one of the biggest financial decisions of their lives.

After years of deployments, Josh knew he wanted something different. He wanted to be more present for his daughter while creating long-term financial security for their future.

"Everything I've built has really been for her," he says.

That desire ultimately led him to real estate.

While still serving in the military, Josh became fascinated by investing. He immersed himself in books, podcasts, and personal finance before purchasing his first investment property in 2021. After transforming it into a successful short-term rental, he quickly realized he had found something much bigger than a side investment. He found that real estate was the best vehicle to gain the financial freedom to spend more time with his daughter.

Today, Josh owns multiple investment properties, manages twenty-three vacation rentals through Ronin



“
**Buying a home
 isn’t just buying
 a house. It can
 COMPLETELY
 CHANGE YOUR
 FINANCIAL
 FUTURE.”**
 — Josh LeGare

every transaction through the eyes of both an investor and a Realtor.

“I want my clients to understand the opportunity they’re creating,” he says. “Buying a home isn’t just buying a house. It can completely change your financial future.”

That mindset quickly separated him from the competition.

Josh launched his real estate career with Coldwell Banker in 2021, where



Stays, and continues expanding his own portfolio while helping clients build theirs.

That experience gives him an advantage few agents can offer.

Josh doesn’t simply understand contracts; he understands ownership. Having personally navigated everything from short-term rentals and long-term rentals to renovations, refinancing, appreciation, equity, and cash flow, he approaches



he earned Rookie of the Office, Rookie of the State, and ultimately Rookie of the Nation honors before becoming the number-one-producing agent in his office for two consecutive years. After joining eXp Realty, he has continued that momentum by earning ICON Agent status 3 years in a row.

While the awards are meaningful, Josh believes success comes down to consistency.

“I think success comes from doing the things most people aren’t willing to do,” he says.

Whether it’s making calls, meeting new people, continually investing in his education, or growing his own investment portfolio, Josh believes discipline and consistency will always outperform talent alone.

For Josh, one of the most rewarding parts of his business is serving fellow Veterans.

Having personally used VA loans to purchase his own properties, he understands both the tremendous value

of the benefit and the misconceptions that often surround it. Rather than simply helping Veterans purchase homes, Josh enjoys educating them on how homeownership can become the foundation for long-term wealth.

“My bread and butter is helping veterans,” he says. “I’ve been through the process myself, so I understand it. If buying makes sense for them, I always encourage it because I know what it can do over time.”

That same educational approach extends to every client. Rather than simply helping someone buy or sell a home, Josh enjoys teaching people how equity grows, why appreciation matters, and how strategic real estate decisions today can create opportunities for decades to come.

Inspired by Japanese culture, Josh named his investment company Ronin Stays after the word Ronin—someone who forges his own path. For him, it represents entrepreneurship, independence, personal responsibility, and having the courage to build the life you want instead of accepting the one handed to you.

Outside of real estate, Josh enjoys CrossFit, golfing, traveling, going to the gun range, spending time with his daughter, and bringing his French Bulldog, Odin, to his closings. Having visited more than twenty-five countries while stationed overseas, he believes those experiences have given him a broader perspective



and an even greater appreciation for the opportunities available through hard work and determination.

Whether he’s helping a first-time buyer purchase a home, guiding an investor toward their next opportunity, or showing a fellow veteran how to maximize the benefits they’ve earned through service, Josh’s mission remains the same.

To help people build wealth, create freedom, and change their financial future through real estate. 🏡



“
**Success comes
 from doing the
 things most people
 aren’t willing to do.
 CONSISTENCY
 WILL ALWAYS
 OUTPERFORM
 TALENT ALONE.”**
 — Josh LeGare

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WHO WE ARE

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From routine pest control to termite protection, mosquito reduction, rodent control, and wildlife solutions, we're committed to keeping your home comfortable year-round.

COMPLETE HOME PROTECTION

General Pest Control

Termite Protection

Mosquito Control

Rodent Control

Wildlife Removal

Crawlspace Encapsulation

READY FOR A PEST-FREE HOME?

Call or email today for a free quote!

850-988-1852

Cody.carder@trunorthpest.com

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Proudly Serving the Emerald Coast

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QUALITY SERVICE. | HONEST PEOPLE. | LASTING PROTECTION.



HERE TO HELP GET YOUR CLIENTS THROUGH THE DOOR.

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