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The Connections Behind the Transactions

BY LIZ BISWURM

Providing a platform to celebrate and unite the top real estate professionals across Escambia and Santa rosa County

As I reflect on our recent Fall Connections event, I keep coming back to one simple thought: **this is why we do what we do.**

I loved having the opportunity to celebrate so many of our incredible REALTORS® and Preferred Partners. But what stayed with me most wasn’t the beautiful venue, the conversations filling the room, or even seeing months of planning come together. It was watching people connect.

Real estate can be an incredibly rewarding career, but it can also be a challenging one. There are exciting closings and heartbreaking deals that fall apart. There are record-breaking months and months that test your confidence. There are difficult negotiations, unexpected obstacles, demanding schedules, and countless things happening behind the scenes that the person sitting across the closing table may never know.



And I think that is exactly why community matters.

When we take the time to know one another beyond a name on an email, a sign in a yard, or the other side of a transaction, something changes. We begin to understand the person behind the profession. We build empathy. We give one another a little more grace. And hopefully, when challenges arise during a transaction, we remember that we are working **with** another human being—not against one.

Standing at Fall Connections and watching agents and partners laugh, reconnect, make introductions, and form new relationships reminded me that the heart of *Pensacola Real Producers* has never really been the magazine or even the events.

It’s the community we are building through them.

My hope is that every connection made in that room carries forward. Maybe it becomes a friendship, a referral, a business relationship, or simply a little more kindness during a difficult transaction. All of those things matter.

To our REALTORS® and Preferred Partners, thank you for reading *Pensacola Real Producers* and making it a priority despite how incredibly busy you are. Thank you for believing in and sharing our mission of elevating the culture of our real estate community.

And please remember to support the Preferred Partners who make this platform possible. Every advertising partner has been vetted and referred to us by top local REALTORS®. They understand how to serve agents throughout a transaction, and they are motivated to earn your trust and your business.



I’m grateful for this community—and I’m excited to keep building it together.



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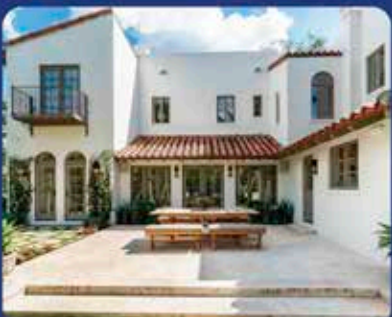
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Protecting Florida’s Way of Life Requires Property Tax Relief

BY CHUCK BONFIGLIO JR., 2026 PRESIDENT FLORIDA REALTORS®



Florida’s success has always been rooted in one simple promise: If you work hard, you should have the opportunity to build a life here and own a home.

Today, that promise is increasingly at risk.

Since 2019, Florida’s property values have surged. According to Florida Department of Revenue data, the state’s total value of real property increased from approximately \$3.8 trillion in 2019 to more than \$6.5 trillion in 2025. That represents an increase of roughly 70%. In many communities, individual homeowners have seen values rise dramatically.

But our public services did not suddenly become twice as valuable simply because our homes did. Roads, fire protection, law enforcement, water systems and other essential services remain fundamentally the same services Floridians rely on every day. At the same time, higher property values can automatically generate substantially more tax revenue for local governments.

That is not a sustainable path to affordability.

If we allow property taxes to continue rising alongside property values without meaningful relief, we risk creating a Florida where homeownership is reserved for fewer and fewer people. Young families, retirees and working Floridians could find themselves priced out not only by the cost of buying a home, but by the ongoing cost of keeping it.

That is why Amendment 3 matters.

In simple terms, Amendment 3 would give homeowners with a qualifying homestead a much larger portion of their home’s assessed value that is exempt from certain property taxes. The exemption would increase from the current \$50,000 to \$150,000 in 2027 and \$250,000 in 2028, with the exemption then adjusted for inflation. It would also reduce the annual assessment cap on nonhome stead properties from 10% to 5%. The amendment requires approval from at least 60% of voters.

The need for an updated exemption is straightforward. Florida’s standard \$50,000 homestead exemption has been in place for many years, while the cost of homes and virtually everything else has increased substantially. Florida homeowners should not be expected to rely on a tax benefit that has failed to keep pace with the value of the asset it was designed to protect.

Property tax relief does not mean we stop investing in our communities. It means we find a better balance, one that protects essential services while ensuring that Florida remains a place where people can afford to live, work and own a home.

As the Voice of Real Estate, Florida Realtors has a responsibility to advocate on behalf of homeowners while protecting the health of the real estate market.

Florida’s way of life is worth protecting. And sustainable homeownership must remain at the heart of that effort.



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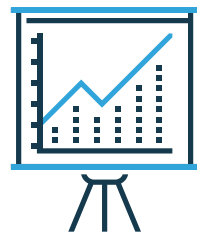
\$4,536,601,838

TOTAL VOLUME SOLD



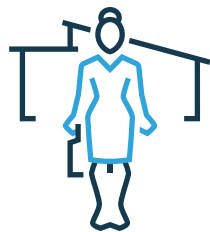
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BUILT FOR THE Breaking News

How CHRISTINA LEAVENWORTH turned nearly two decades in television journalism into a real estate career built on urgency, innovation and an abundance mindset

Long before Christina Leavenworth was navigating inspections, negotiations and closing deadlines, she was racing against a very different kind of clock.

As a television news anchor and reporter, Christina might be handed a story at 2 p.m. and expected to track down sources, conduct interviews, write and edit the piece, and be live on location by 3:45.

There was no pushing the deadline. No waiting until tomorrow. You figured it out.

Nearly 20 years working for FOX, CBS and ABC affiliates taught Christina to operate under pressure, ask the right questions and move quickly—skills she didn’t realize at the time were preparing her for an entirely different career.

Today, when a real estate problem lands in her lap, her response is much the same.

Termites? Find the right people and get them there.

Unexpected problem before closing? Start looking for a solution.

A client needs something? Handle it.

“All clients talk about how ‘fast’ I am,” Christina says. “I just don’t know how to be slow.”

That sense of urgency has helped propel Christina from a new agent trying to earn some extra money to Team Leader of The Christina Leavenworth Team at Levin Rinke Realty. Licensed since 2016, she has participated in approximately 1,300

transactions representing nearly \$500 million in sales.

But to understand how she got here, you have to go back to a time when real estate wasn’t the master plan at all.

A Side Hustle That Changed Everything

By 2016, Christina was burned out.

She was working early-morning hours in television news, had a newborn daughter and was working two jobs to make ends meet.

Real estate had always interested her, so she earned her license thinking it might provide some additional income.

“I honestly thought it would be a side hustle,” she says. “I never imagined what God had in store.”

There was one problem: Between television and a newborn, Christina couldn’t attend many traditional brokerage trainings.

So she created her own education.

Between live shots and during commercial breaks, she listened to real estate podcasts. She studied top producers, memorized scripts and immediately put what she learned into practice.

Her first year, while still working full-time in television and raising a newborn, Christina sold 65 homes.

The experience cemented something she still believes today: “Discipline, systems and consistency matter more than talent alone.”

When she joined Levin Rinke Realty, Christina says her perspective on what was possible changed completely.

She found herself sitting in training sessions alongside some of the market’s most successful agents.

“I became a sponge,” she remembers. “Teach me everything!”

Her competitive side kicked in, too. She set a goal of someday becoming one of the brokerage’s top agents.

Ten years later, the numbers tell part of the story.

Christina has been recognized as the brokerage’s No. 1 agent by units sold, ranked among the top 1% nationally by RealTrends and leads a team recognized as the No. 1 medium-sized team in Pensacola. She has also been RealTrends Verified at No. 89 nationally. In addition to selling real estate, Christina hosts *Real Estate Rockstars*, a nationally recognized real estate podcast.

In 2025, her team closed approximately \$81 million in sales. At the time of this interview, the team had already sold 150 homes totaling approximately \$85 million in 2026, with Christina projecting roughly \$130 million based on the pending pipeline.

Maybe She Was Always in Sales

Christina grew up in Niceville, Florida, and earned tennis and academic scholarships to Fordham University in New York City, where she studied journalism and business.



The Team from Left to right: Diana Plascencia, Dylan Smith, Macy Evyridge, Andy Anderson, Christina Leavenworth, and Kate Moore



“IT TRULY FEELS LIKE HELPING PEOPLE. THEY NEED A HOME, AND WE KNOW HOW TO HELP THEM GET ONE AT THE BEST PRICE, BEST LOAN PROGRAMS AND BEST TERMS.”





Her introduction to sales, however, came much earlier.

Her father operated the No. 1 Rainbow Vacuum sales office in the country, and Christina remembers tagging along on sales calls as young as eight years old. She even worked fairs, encouraging people to sign up for appointments with him.

For years, she thought “sales” was almost a dirty word.

Real estate changed that.

“It truly feels like helping people,” she says. “They need a home, and we know how to help them get one at the best price, best loan programs and best terms.”

Her journalism background gave her another advantage. Covering hurricanes, murders and criminal court cases required learning complicated subjects quickly, finding reliable information and meeting relentless deadlines.

It also eliminated much of her fear of prospecting.

After years of knocking on strangers’ doors and asking people—sometimes people in bathrobes who decidedly did not want a television crew outside—if they would speak on camera, asking someone if they know anyone who needs real estate help seems relatively easy.

“Easy peasy compared to TV news life,” Christina jokes.

Building a Team Around Abundance

Christina’s greatest source of pride today isn’t necessarily a sales ranking.

It’s the culture being built within her team.

The Christina Leavenworth Team includes around eight agents, and Christina describes them simply: “We are a family.”

They are competitive about their craft but not with one another.

“The agents cheer each other on, help each other

out and realize there’s more than enough to go around,” she says. “We lead with an abundance mindset.”

Watching those agents succeed—and seeing how real estate can change the trajectory of their families—has become one of the most rewarding parts of leadership for Christina.

The same philosophy extends to their clients.

“We LOVE our clients,” she says. “We literally pray over their homes and their journey.” “Our success is a direct reflection of the incredible agents on our team. Their dedication, drive, and tireless commitment to serving our clients are what have made us number one. I may have the privilege of leading this team, but they are the ones doing the work every day—and this recognition truly belongs to them.”

Sometimes serving a client means advising them *not* to make a transaction. Christina says the team has told clients not to buy or sell when they believed the timing wasn’t right.

Their job, she believes, is to be an advisor first.

That philosophy also drives Christina’s fascination with improving how real estate is done. She is currently focused on building a world-class team while incorporating AI, video marketing and better systems into the client experience. Through YouTube, podcasting and speaking, she also hopes to educate consumers and help



raise professionalism across the industry.

“We think outside the box and do things differently,” she says. “So many people approach real estate with ‘how things have always been done.’ That doesn’t work for us.”

Hoot With the Owls, Fly With the Eagles

Christina now lives on Pensacola Beach with her husband, who is originally from France and is a magician, and their 10-year-old daughter, Mckenna.

Outside real estate, she loves traveling, pickleball, tennis, reading and continually learning. She is involved with Habitat for Humanity and Generation Church, and her family has also participated in Big Brothers Big Sisters. Although their

“little” has since graduated from the program, they remain closely involved in his life.

And despite everything packed into her days, many of them still begin around 5 a.m.

Her morning routine typically includes time for God, affirmations, exercise, silence and reading.

It reflects a lesson her father gave her years ago:

“You can’t hoot with the owls and fly with the Eagles.” You need to go to bed early and wake up early to succeed.

For newer REALTORS®, Christina’s advice follows the same philosophy that took her from commercial-break podcasts to hundreds of millions in career sales: Treat the opportunity seriously.

“Treat real estate like a business from day one,” she says. “Get up and get dressed and work like any other job, 9–5, five days a week.”

She also strongly encourages newer agents to consider joining a team where they can gain leads, training, experience and support.

But perhaps her most important message isn’t about production at all.

Christina wants Pensacola’s REALTORS® to remember that there is room for everyone to succeed—and that the person on the other side of a transaction deserves grace.

“You don’t know what someone else is going through,” she says. “We are all trying to do the same job here.”

Ten years after taking what she thought would be a side hustle, Christina sees real estate very differently.

It changed her life. Now she gets to watch it change the lives of agents on her team and the families they serve.

“Real estate is about much more than buying and selling homes,” Christina says. “It’s about helping people navigate life’s biggest transitions with confidence.”

And after nearly 1,300 transactions, she is still looking for ways to make that experience better.

Still learning.

Still moving quickly.

And, just like her days in breaking news, always ready for whatever story comes next. ▀



SUNBELT TITLE AGENCY

CLOSING WHERE THE SUN SHINES

PHOTOGRAPHY BY DEAN FAGOT |
HOMEGROWN VISUALS



From Left to Right: Kimberley Anderson, Rebecca McAllister, Sarah Seegren, Tori Laker, Erin Vaughn, and Michele Ciesla

The people behind Sunbelt Title Agency’s Northwest Florida promise

The closing table gets all the attention. It’s the moment everyone circles on the calendar — keys, signatures and the handshake photo. But ask Sunbelt Title Agency’s Northwest Florida team what truly earns a client’s trust, and they point to everything that happens before that day arrives: the question answered after hours, the introduction that opened a door and the problem quietly solved before anyone else knew it existed.

Regional Sales and Marketing Manager Kimberley Anderson and Sales

Executive Michele Ciesla know title is a relationship business. Long after the transaction, people may forget the details — but they remember how they were treated.

The Difference Is Service

Sunbelt provides title and settlement services for buyers, sellers and the professionals who guide them. In Florida, title insurance premiums are regulated, so service — not discount pricing — is where a title company truly distinguishes itself. For Anderson and Ciesla, that means responsiveness, communication, follow-through and the flexibility to meet people where they are. The company’s motto, “Close where

the sun shines,” is the shorthand. Some days that means guiding a brand-new agent through a first transaction; others, supporting a broker open or bringing the closing to an agent’s office. The goal is always the same: make a major life decision feel clear and cared for — and make the referring agent look like a rock star to the client who trusted them.

“The transaction matters, but the way we make people feel is what they remember.”
KIMBERLEY KIRKEY ANDERSON

Different Roads, Same Instinct

Anderson likes to say she didn’t choose title insurance — it chose her. A journalism graduate and former



newspaper editor, she brought a reporter’s instincts to the business: listen first, connect the dots and make the complicated feel simple. Seven years later, she calls it her dream job because clients and colleagues have become close friends.

Ciesla arrived by a different road but with the same instinct for people. The daughter of two Marines, she has called Northwest Florida home since 1991. She joined Sunbelt’s parent company in 2021 and moved to Sunbelt Title in 2025, combining sales, marketing, education and connection. Her first question for an agent is never “What can you give me?” but “How can I add value?” Good service, they agree, is noticing what would make someone else’s job easier — and doing it.

“I cared about more than getting their business. I cared about their business.”

MICHELE CIESLA

The Team Behind Every Yes

None of it works as a solo act. From the moment a contract arrives, sales and operations work in step to deliver on the same promise: accuracy, communication and calm. At the center is Regional Manager Erin Vaughn, whose arrival Anderson calls a turning point for Sunbelt in Northwest Florida. Vaughn left a successful career in bank management in search of a new challenge, and the title world delivered. Licensed within her first month, she has helped open two additional offices and several satellite locations across the region in four and a half years.





The experience Vaughn leads runs deep. Pace Escrow Officer Rebecca McAllister has spent 13 years with Sunbelt's parent company, including five with Sunbelt, and still measures success by whether she has made a meaningful difference in someone's life. Pensacola Escrow Officer Sarah Seegren brought 12 years of real estate experience in contract compliance, agent services, commissions and recruiting before becoming an escrow officer and licensed title agent five years ago.

Escrow Assistant Tori Laker, four years in, measures a good day by how

smooth and stress-free she can make it. By closing, she hopes the experience feels more like a friendship than a transaction. Production Specialist Bella Flake completes the group, providing statewide coverage and stepping in wherever she is needed with enthusiasm and accuracy.

No One Succeeds Alone
Ciesla keeps coming back to one line: "No one succeeds alone." It is as true inside the office as it is with clients. Sales and marketing may open the door, but operations earns lasting trust through dozens of small decisions made

correctly — most of them invisible. The wins belong to everyone.

For Anderson, the why runs through faith. She wants her work to leave people genuinely cared for, not simply moved through a system. Vaughn uses a similar measure: Did the relationship grow stronger? Was something left better than she found it? That is what "Close where the sun shines" ultimately means — the warmth of being known and the confidence of having the right people beside you when the moment matters most. ▾

“
The transaction matters, but the way we make people feel is what they remember.”

KIMBERLEY KIRKEY ANDERSON



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BROKER SPOTLIGHT

From left to right: Chase Dupuis, Emily Dupuis, Heather Dupuis, Keith Borkenhagen, and Ranae Stewart



Ranae Stewart

THE REALTY
VAULT

PHOTOGRAPHY BY DEAN FAGOT | HOMEGROWN VISUALS

SOME PHOTOGRAPHS WERE PROVIDED BY BLAKE JONES

After more than 40 years in real estate, Ranae Stewart is building a brokerage around experience, individuality and the power of sharing what you know.

When Ranae Stewart entered real estate full-time in 1985, she was looking for something very specific: independence.

She wanted a career in sales where her future would be determined by her own effort, not by a predetermined salary or someone else's expectations. Within a year, she earned her broker's license and founded Northwest Florida Investments, Inc.

More than four decades later, independence is still central to the way Ranae thinks about real estate.

But her understanding of what independence means has evolved.

"True independence does not require isolation," she says.

That belief is now at the heart of **The Realty Vault: A Real Estate Collective**,

the locally owned independent brokerage Ranae leads today. After 25 years with a national franchise, returning to an independent model was not simply a branding decision. It represented a return to principles that have shaped her career from the beginning: personal responsibility, local leadership, shared knowledge and the freedom for professionals to build businesses that reflect who they are.

"We are all individuals, not numbers," Ranae says. "And real estate is never just about the transaction."

Learning Independence Early
Ranae grew up in Pensacola, and Northwest Florida has remained home throughout her career.

Her first exposure to the housing industry came while working for a builder, where she gained practical

experience with homes, construction, buyers and the sales process.

Real estate soon seemed like a natural progression.

At the time, Ranae was single and wanted a career where there was no ceiling on what she could accomplish. Real estate provided that opportunity, but it also came with an immediate reality check.

There was no guaranteed paycheck.

"One of my earliest challenges was learning to live entirely on commission," she says.

She learned to plan ahead, understand her numbers, remain disciplined when immediate results were not visible and take responsibility for generating the next opportunity.

That attitude had been instilled in her long before real estate.

Her mother was one of her strongest influences and often told her, "You made your bed, now sleep in it."

The message wasn't meant to be harsh. It was about ownership.

Make a decision. Accept the outcome. Learn from it. Keep moving.

That philosophy became especially important as Ranae spent much of her career as a single mother supporting herself and her children.

"If it was meant to be, it was up to me," she says.

That combination of resilience and accountability helped her navigate more than 40 years of market cycles, changing technology, evolving consumer expectations and some of the most challenging periods the real estate industry has experienced.

Along the way, Ranae has closed more than \$500 million in career sales, earned Broker of the Year honors and been recognized among the top 5% of real estate professionals



nationwide. She also holds both the **CCIM** and **CRS** designations, giving her extensive experience across residential, commercial and investment real estate.

Following the 2008 market shift, foreclosures also became an important part of her business. Ranae learned how to identify opportunities for buyers while helping distressed homeowners evaluate every reasonable alternative available to them.

Adaptation, she says, has been one of the defining skills of her career.

"I am willing to try, fail, evaluate and adjust without allowing ego to keep me attached to something that is not working."

Building The Realty Vault

That willingness to evolve eventually led Ranae back to an independent brokerage model.

After 25 years within a national franchise system, she and her team made the intentional decision to become locally owned again.

The result is **The Realty Vault: A Real Estate Collective**.

Even the name carries meaning.

The "Vault," Ranae explains, represents the valuable assets professionals accumulate over the years—knowledge, relationships, experience, reputation, trust and the ability to solve problems.

The "Real Estate Collective" describes how those assets can be shared.

The brokerage brings together independent agents alongside in-house property management, HOA management, title, lending and social media expertise, as well as a network of trusted vendors.

Agents are encouraged to build their own brands and identities rather than disappear beneath a single personality or traditional team structure.

At the same time, they do not have to operate alone.

"We believe collaboration and competition can coexist," Ranae says.

Agents exchange ideas, troubleshoot difficult situations, celebrate one another's wins and benefit from the collective experience around them.

That model is especially important to Ranae because she sees a knowledge gap developing within the profession.

Many highly experienced agents have retired or left the business, while newer agents sometimes enter technology-driven or cloud-based environments without meaningful local mentorship.

Ranae wants to help preserve what seasoned professionals have learned.

"Many agents don't know what they don't know," she says. "I certainly didn't in the beginning."

One person she has especially enjoyed mentoring is her nephew, **Chase Dupuis**. Ranae hopes he can learn from the experienced professionals around him, connect with a younger generation of REALTORS® and eventually pass that knowledge forward.

For her, that may be one of the most important forms of legacy.

From Control to Leadership

Mentoring others has also changed Ranae.

She readily admits that she once considered herself something of a control freak.

For years, she believed good leadership meant personally tracking every transaction, every client, every issue and every potential problem.

Even after leaving the office, her mind often stayed there.

She would continue reviewing details, anticipating problems and mentally working through transactions—even while trying to sleep.





Being responsible had slowly become synonymous with always being “on.”

Eventually, Ranae realized that approach was not sustainable.

At one point, she took six months away from work and devoted meaningful time to meditation and prayer. The experience changed the way she viewed both leadership and herself.

She learned to observe the constant stream of thoughts running through her mind without feeling obligated to act on every one of them.

She also learned that leadership did not require controlling everything.

“The best leadership comes from the heart,” she says. “Giving people knowledge, trusting them to grow and helping them find their own strengths.”

Today, she believes systems, technology and strong resources should make real estate more manageable—not simply allow agents to cram more work into every hour.

Success, she says, should include a life.

Ranae and her husband, Keith, enjoy traveling, spending time outdoors, riding their Gypsy Vanner horses and long-distance bicycling. She also enjoys physical fitness, documentaries, classical music, self-development,

studying human behavior and continuing her spiritual growth.

That curiosity may be one reason real estate has held her attention for more than four decades.

The business never stops changing.

Neither does she.

Do the Right Thing

Of all the lessons Ranae has collected throughout her career, one remains remarkably simple:

“Do the right thing, and the money will come.”

Integrity first. Client first. The rest follows.

She also gives agents another piece of advice that reflects decades spent watching transactions succeed—and occasionally unravel:

“Assume you are the only one who knows what is going on, and verify every step.”

Great agents, she believes, do not assume someone else has handled the detail. They communicate, monitor, follow up and take responsibility for helping everyone reach the closing table.

For newer REALTORS®, her advice is equally straightforward.

Treat real estate like a real business. Know your numbers. Build systems. Develop dependable vendor relationships. Follow up. Keep learning. Stay focused long enough for consistent commissions to become a business model rather than an occasional event.



And when something does not work?

Try. Fail. Learn. Adjust.

Then keep going.

After more than 40 years in the profession, Ranae is still building, still learning and still finding ways to improve.

But she is no longer interested in proving that independence means doing everything yourself.

At The Realty Vault, she is building something different: a place where professionals remain free to create their own businesses while benefiting from the experience, resources and relationships of the people around them.

Independent, but never isolated.

For Ranae Stewart, that may be the most important lesson four decades in real estate have taught her—and the one she most hopes the next generation carries forward. 🐾

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Fall Connections Recap



Our incredible partners are the reason events like Fall Connections are possible, and we are so grateful for their continued support of the Pensacola real estate community. We hope the evening brought everyone together, sparked meaningful conversations, and created new connections that will continue to grow long after the event!



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