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PARTNER SPOTLIGHT

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Tom LoBue and Valerie Downing
First Source Title



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Publisher's Note



Dear Naples Real Producers,

I can't believe August is already behind us! Thank you to everyone who joined us on August 13 at Gulfshore Playhouse in Naples and on August 27 at the Sidney & Berne Davis Art Center in Fort Myers. Whether you're a Realtor, one of our valued preferred partners, or an event sponsor, your support and participation made both evenings a success.

One of my favorite parts of every *Real Producers* event isn't what's on the agenda, it's watching conversations unfold. Seeing familiar faces reconnect, new relationships begin, and people genuinely celebrate one another's success is a reminder that this community is built on far more than transactions. It's built on people.

Now we're looking ahead to the biggest night of the year: our **3rd Annual Real Producers Awards Gala on November 13th.**

This is our opportunity to recognize the best of the best who continue to make

a positive impact across Southwest Florida. If someone comes to mind, I encourage you to nominate them. Nominations are on going, and if you'd like more information about the nomination process or the gala, email swfl@n2co.com.

I look forward to celebrating with all of you in November!

Very respectfully yours,



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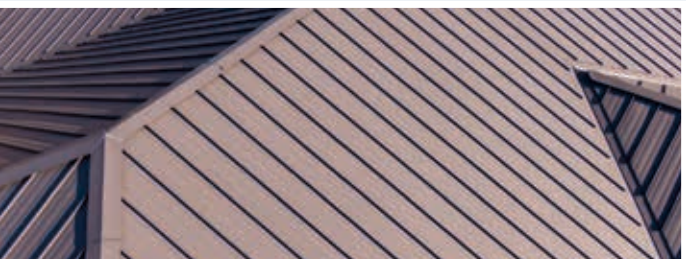
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Culture Is Defined by WHO YOU KEEP

BY MICHAEL DILL

Why Your Best Employees Hate Your Worst—and Vice Versa

Every business owner wants a great culture. They want an engaged, accountable, productive team that cares about customers, supports one another, and takes pride in the work.

Mission statements, core values, and team conversations all matter.

But culture isn't ultimately determined by what you write on the wall or say in a meeting.

Culture is determined by what you tolerate.

Every hiring decision, promotion, difficult conversation, and performance review sends a message about what your organization truly values. Your employees are always watching. They notice who gets recognized, who is held accountable, and who gets away with poor performance.

Over time, those observations define the real culture.

Great Employees Notice More Than You Think

Many business owners believe poor performance only affects the individual employee.

It doesn't. It affects everyone around them.

One of the greatest frustrations I hear from high-performing employees has little to do with compensation or workload. It has to do with fairness.

They arrive on time, meet deadlines, solve problems, and support their teammates. Meanwhile, someone else shows up late, misses expectations, avoids responsibility, and receives the same treatment.

Eventually, they ask:

"Why am I working this hard if it doesn't matter?" That's a dangerous question for any organization.

Your best employees aren't usually frustrated because they're difficult to please. They're frustrated because they care about the standards of the organization. They want to work alongside people who share their commitment to excellence.

When that doesn't happen, your highest performers eventually begin looking for an environment where excellence is expected rather than optional.

Poor Performance Is Rarely Just an Employee Problem

When someone underperforms, it's easy to blame the individual. Sometimes that's appropriate. More often, the issue runs deeper.

Every employee operates within a system created by leadership. If expectations are unclear, accountability is inconsistent, or performance standards haven't been defined, employees create their own version of success.

If you don't define what great performance looks like, your team will define it for themselves.

One employee believes being on time is essential. Another believes being five or ten minutes late is no big deal. One follows through on commitments. Another believes occasionally missing deadlines is acceptable.

They're operating within the boundaries leadership has allowed.

That's why culture begins with **clarity**.

Before you can hold people accountable, you have to define exactly what success looks like.

People don't get hired or fired. They qualify or disqualify themselves from representing your brand.

When expectations are clear, employees understand what behaviors are expected, what results matter,

and how performance will be measured.

Then they have a choice.

They can rise to the standard—or choose not to.

Leadership isn't about constantly threatening termination or avoiding difficult conversations. It's about creating an environment where people understand expectations and have every opportunity to meet them.

If someone consistently chooses not to, they have demonstrated that they no longer fit the standards of the organization.

Performance management then becomes less about personalities and more about alignment.

Define What Excellence Looks Like

If you asked your leadership team to describe an A player, would everyone give the same answer? What about a B or C player?

Most organizations have never clearly defined those standards. As a result, evaluations become subjective, and employees are left wondering what they need to do to improve.

Define it.

What separates your top performers? How do they communicate, serve customers, approach accountability, and solve problems?

Then define what improvement looks like.

When employees understand the path forward, coaching becomes more productive. Conversations shift from criticism to development because everyone is working from the same definition of success.

Coach Before You Apply Consequences

Whenever possible, coaching should come first.

If someone has the character, work ethic, and willingness to improve, leaders have a responsibility to help them succeed through feedback, support, development, and consistent follow-up.

The goal isn't to permanently label someone.

The goal is growth.

Many B players become A players when given the right coaching, expectations, and accountability.

But coaching only works when the employee is willing to participate. If someone repeatedly refuses feedback, resists accountability, or shows no interest in meeting the organization's standards, leadership has another responsibility:

Protect the culture. Your Best Employees Deserve Better

One of leadership's greatest responsibilities isn't managing poor performers.

It's protecting great ones.

Your highest performers deserve an environment where excellence is appreciated, accountability

is expected, and everyone is moving in the same direction.

Every time poor performance is ignored, you're sending a message to your best people. You're telling them that exceptional effort isn't required and asking them to compensate for someone else's lack of commitment. Over time, that becomes exhausting.

Great employees don't usually leave because the work is too difficult. They leave because they become tired of carrying people who refuse to pull their own weight. That's why culture isn't protected by slogans.

It's protected by standards.

Every organization has a culture. The question isn't whether you have one. The question is whether you've intentionally built it. Culture begins with clear expectations. It grows through consistent coaching. And it's protected through accountability.

When you define excellence, help people grow toward it, and refuse to lower the standard, your best employees thrive, your team becomes stronger, and your culture begins to reinforce itself.

Because in the end, people don't simply get hired or fired.

Through their actions every day, they choose whether they qualify to represent the kind of organization you're committed to building.



COACH MICHAEL DILL is an Award-Winning Certified Business Coach, global speaker, and published author. He is a proud Action Coach Franchise partner as well as the President of Power & Ice Wealth Creation a strategic leadership company that works with business owners, leaders, teams, and entrepreneurs to both develop a systematized and structured organization while accelerating their mindset, efficiencies, and effectiveness to grow both personally and professionally to achieve extraordinary results. He brings more than 40 years of business and entrepreneurial experience in his leadership, team training, and mentoring practice.

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LIDIA & LOT

MARTINEZ ARREDONDO



BY JESS WELLAR
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A SHARED VISION

When you speak with Lidia Martinez and Lot Arredondo, you get the sense you’ve known the couple for ages — despite the fact it’s only been a matter of minutes. Perhaps that’s the only way to explain how the husband-and-wife owners of Red Bull Real Estate with Marzucco Luxury Real Estate have been able to grow their business on referrals alone since the very beginning.

In 2025, the couple closed more than \$10 million in sales volume across 10 transactions while earning recognition as Top Producers within their brokerage for three consecutive years. Moreover, the pair snagged Marzucco Luxury Real Estate’s Top Luxury Sales Award and Top Team Award last year.

“At first, we simply took a chance on something new without fully realizing where it would lead us,” Lidia reflects. “We fell in love with the ability to help people through important moments in their lives that are often deeply personal.”

A Different Prescription

Long before real estate entered the picture, both Lidia and Lot spent more than a decade building careers in different corners of the medical field.

Lidia immigrated from Cuba at age 14 after her parents arrived in America seeking greater opportunities. Learning

a new language and adapting to a completely different culture was challenging, but it helped shape the resilience that would later define her. She spent more than 10 years working as a surgery assistant while simultaneously attending FSU with plans to become a nurse.

Originally from Bolivia, Lot came to the United States 26 years ago to visit friends and ultimately decided to stay. He spent more than a decade in quality control at Arthrex, a global leader in medical devices and supplies, building relationships and earning a reputation for connecting easily with people from all walks of life.

Lidia points out, somewhat ironically, that while Lot worked on the manufacturing side of the medical industry, she was on the receiving end in the operating room. The two met after a mutual friend posted photos of Lidia online and Lot declared, “I’m going to marry this woman someday!” and then followed through on that promise.

Neither Lot nor Lidia ever dreamed of going into real estate; however, a close friend of Lot’s continually nudged him to get licensed and eventually paid for his course. With the expiration deadline approaching in 2020, Lot asked Lidia to take the classes alongside him.



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“At first, the idea sounded crazy,” Lidia admits. “I was focused on medicine, nursing school, and a completely different career path. But I believe everything happens for a reason, so I decided to say yes.”

The timing proved perfect. Lidia obtained her license first, Lot followed shortly afterward, and by the end of their first year they had already sold 15 properties with Lot continuing to network at Arthrex for two more years before joining his wife full time.

“I was born to do this!” Lot laughs. “Now I understand why my friend was always pushing me to get my license.”

Lidia nods in agreement. “Once I started, it felt like I had found a greater purpose in helping others while making connections,” she elaborates. “When I was in surgery, I was helping people of course, but there was never interaction because patients were under anesthesia. In real estate, people see the results and I get to socialize.”

Better Together

One of the reasons the partnership works so well is that neither tries to do what the other does best. As the face of the business, Lot tends to gravitate toward people and less towards sitting at a desk. Networking, negotiating, building relationships, and creating opportunities all come naturally to him.

Lidia, meanwhile, thrives on organization, communication, marketing coordination, and ensuring every detail is handled properly behind the scenes.



“Together, we provide a very hands-on and personalized experience that benefits our clients throughout the entire process,” Lidia notes.

Over time, the duo developed a particular passion for new construction and investment opportunities. They enjoy helping families envision what is possible while also helping investors identify potential others may overlook.

Just as importantly, every client receives direct access to both of them throughout the process. There are no handoffs,

no layers of assistants separating them from clients, and no transaction that feels too small to warrant their attention.

Since day one, every client has come through referrals and relationships, something they view as one of their proudest accomplishments. The feedback they hear most often has everything to do with trust and approachability.

“Clients always tell us how they felt so comfortable working with us and that it felt like they had known us for a long time,” Lidia offers. “They like the dynamics and the vibe.”



CONTINUED ►

“
**THERE IS ALWAYS A
GREATER PURPOSE —
GOD HAS A PLAN
FOR EVERYONE.”**

Their Mission

Building a successful business together has also required overcoming challenges many couples never face. Balancing marriage, children, work responsibilities, and personal time can be difficult under any circumstances.

“We’ve learned that communication, resilience, and supporting one another are what help us continue moving forward,” Lidia points out.

That perspective also influenced the slogan that now guides their business: “Your Vision, Our Mission.” The phrase was born during a family road trip while brainstorming ideas together and quickly became a reflection of how they approach every client relationship, whether it’s supporting a first-time homebuyer or a seasoned investor.

Their faith has played an equally important role throughout the years. Both describe their relationship with God as the foundation that has helped guide difficult decisions and keep challenges in perspective.

“Putting God first is important to us as Christians, through the good and bad times,” Lidia emphasizes. “There is always a greater purpose — God has a plan for everyone.”

Making Memories

Away from work, family remains their anchor. Lidia and Lot have been married for four years and share a blended family that includes six children: Kevin, Brianna, Brian, Olivia, Benjamin, and Raquel. Their lively household also includes two adopted dogs, Rosie and Moo, whose comical name comes from her resemblance to a cow.

Whether they are watching sunsets at the beach, playing dominoes or other table games, traveling, or simply chilling at home, creating memories remains a priority for both Realtors.

The couple also shares a passion for food and discovering new places. Del Mar on Fifth Avenue remains a favorite date-night destination, although both admit they are happiest when cooking together and experimenting in their own kitchen. Lidia also enjoys gardening and decorating, while Lot unwinds by playing pool and spending time outdoors.

Looking ahead, the future is brimming with possibilities. Lidia hopes to obtain her General Contractor license before the end of the year, a natural extension of the team’s growing focus on new construction and investment opportunities. They are also exploring the possibility of expanding Red Bull Real Estate by adding agents who share their values and devotion to service.

“Personally, we also want to be more intentional about creating time for ourselves and our family while continuing to enjoy the journey,” Lidia concludes. 🍷



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The Story Beneath the Surface

BY CARLENE MARIE

Have you ever received a brief email from a client and felt your entire mood shift? Perhaps the tone seemed different. Maybe there was no response at all. Within minutes, you were rereading the exchange, wondering what had changed and creating a story around a problem that may not have even existed.

It may have been a listing you felt certain you would win, an offer that unexpectedly fell apart, a difficult inspection, or a comment from another agent that followed you home. You have navigated demanding clients, complex negotiations, unpredictable markets, and challenges that required every ounce of your experience. Yet one seemingly small moment can still occupy your thoughts for the rest of the day.

This is something I often explore with the high performers I coach. Our

strongest reactions can reveal far more than what happened in the moment. Sometimes today's moment simply uncovers a story we have been carrying for years.

Beneath the desire to overexplain may live the belief, "I have to prove myself." Beneath perfectionism may be, "I cannot afford to make a mistake." Beneath people-pleasing may live the fear, "If someone is disappointed in me, I have failed." Beneath the inability to slow down may be, "My value comes from how much I accomplish."

Most of us never consciously chose these beliefs. We gathered them through our experiences, relationships, disappointments, expectations, and successes. Over time, they became so familiar that we stopped recognizing them as beliefs and began experiencing them as truth.

Carl Jung believed that greater clarity comes when we are willing to look within and bring what has been operating outside our awareness into the light. This matters because the nervous system is part of the experience too. When we sense uncertainty, criticism, rejection, or a loss of control, the body may react before the thinking mind has fully understood what is happening. The breath becomes shallow, the chest tightens, and attention narrows around what could go wrong. Research on stress shows that these states can temporarily interfere with our working memory, flexible thinking, and thoughtful decision-making.

This helps explain why telling ourselves to calm down often accomplishes very little. The logical part of the mind may understand that one email is not an emergency while the body is responding as though something important is at risk.

When I notice this happening with a client, I often offer one simple question:

What am I making this mean about me?

The question invites curiosity where criticism usually takes over. It helps separate the facts of the situation from the story forming around them.

The fact may be that a client sent a short email. The story may be that they have lost confidence in you.

The fact may be that you did not win the listing. The story may be that your success is slipping away.

Before answering, take one slow breath and allow the exhale to be slightly longer than the inhale. Feel your feet on the floor and give your body a moment to settle. Then listen for the first honest answer that arises.

Once the belief becomes visible, ask yourself, "What do I know to be true, and how do I want to lead from here?"

You may still need to make the call, clarify the misunderstanding, adjust your strategy, or have a difficult conversation. You are simply meeting the situation in front of you instead of allowing an old belief to write the response.

One of the greatest gifts of awareness is recognizing that you are not your first reaction or the fearful thought that surfaced before all the facts were known. You are the one who can notice what is happening, allow the body to settle, and choose how you want to respond.

The next time a small moment carries surprising weight, pause before judging yourself. Ask what story may have risen beneath the surface and whether it still reflects who you are today.

You have more wisdom, perspective, and evidence of your strength now. The old story may still speak, but it no longer gets to decide what happens next.



CARLENE MARIE is an author, keynote speaker, and Master Mindpower Coach who helps leaders, high achievers, and organizations release self-doubt, reclaim their worth, and lead with greater confidence, resilience, and clarity. Her debut book, *Enough Already: Release Self-Doubt, Reclaim Your Worth, Remember Your Light*, debuts in September 2026.



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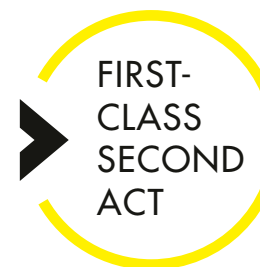


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“Reinventing myself after years in a telecommunications corporate environment and choosing a career that is very, very competitive has been my greatest professional challenge,” Rosa Byrnes-Warfsman admits. “But once I believed I could do it, everything came together.”

After nearly four decades as an executive with AT&T, and a successful entrepreneurial venture in the equestrian world, Rosa arrived in Southwest Florida with every reason to slow down.

Instead, she launched an entirely new career three years ago. Today, the Berkshire Hathaway HomeServices Florida Realty Broker Associate has quickly emerged as one of the area’s rising Realtors, closing more than \$15 million across 29 transactions last year while earning both Honor Society and President’s Circle recognition in her first few years in the business.

The Courage to Begin Again

Born and raised in New Jersey, Rosa spent many years building an impressive career with AT&T while simultaneously pursuing another passion outside the office. Alongside her husband Joe, she built a successful Quarter Horse breeding operation and later launched her own equestrian retail business. What began as a modest 900-square-foot tack shop eventually grew into a thriving 6,500-square-foot operation before she ultimately sold the company.

BY JESS WELLAR
PHOTOS BY
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“I love being an entrepreneur and being a Realtor gives me the opportunity to be responsible for my own business,” Rosa reflects.

Her path to Southwest Florida began through her love of showing horses competitively around the country. Frequent visits to the area for horse shows with their Class A motorcoach eventually led Rosa and Joe to Naples Motorcoach Resort on the recommendation of a local. They enjoyed the resort so much that they eventually purchased property, spent increasing

amounts of time in Florida, and gradually realized they no longer wanted to return north.

Around the same time, Rosa hung up her corporate hat and quickly discovered retirement wasn’t nearly as appealing as she had imagined.

“It is not for me!” Rosa laughs. “I need to work, I’m addicted to the norm... It is just too huge a part of my life.”

The idea of real estate actually came from Joe, who recognized

Rosa
**BYRNES-
WARFSMAN**



that his wife needed a new challenge, but not another career filled with airports and extensive travel.

Never one to dabble, once Rosa committed to obtaining her license she approached real estate the same way she had approached every previous business venture — with plenty of preparation, systems, and a solid business and marketing plan.

Just as importantly, she found a wonderful mentor in broker Nicole Fayette, whose support during those early months helped accelerate her learning curve.

“Nicole really took the time to sit and worked closely with me when I did my first listings; I don’t think I would have been half as successful without her guidance,” Rosa acknowledges gratefully.

Relentless by Nature

While Rosa’s professional background is certainly unique, the qualities that define her business today are remarkably simple: integrity is non-negotiable and hard work is a given.

Her relentless commitment to understanding her clients’

goals has become one of her defining characteristics. Rosa also believes learning never stops. In an industry where regulations, contracts, technology, and market conditions constantly evolve, she has made continuing education a top priority.

“The integrity piece is the most important,” she points out. “But I am a major proponent of continuous learning as well, because while everyone can make a mistake, I make it a point to get any additional training and all certifications and classes available to me to ensure my clients receive accurate information and that I’m representing them properly.”

Not surprisingly, when her clients describe their experience after closing, the feedback tends to be remarkably consistent. According to Rosa, two themes surface again and again: her work ethic and her

values. For someone who spent decades leading teams, there may be no greater compliment. But the work itself is just as fulfilling.

“The excitement I feel doing this each day could not give me more enjoyment than if it was for myself on closing day,” she grins. “Everyone is so excited and so happy — the buyers and the sellers!”

Although Rosa is still relatively new to real estate, she already finds herself thinking about how she can eventually help others the same way Nicole helped her.

Years spent in management taught her how rewarding it can be to develop people, encourage growth, and help others succeed. While she is not ready to build a team today, she can certainly envision that chapter down the road.



That desire to keep absorbing knowledge and eventually teach others fits naturally with what keeps her inspired.

She knows firsthand how intimidating it can be to start over, especially after achieving success elsewhere. Yet she also believes many people underestimate what is possible

when they remain open to new opportunities and willing to challenge themselves.

“Courage — reinvention requires courage,” Rosa emphasizes. “The best part is that I found out how much I love this career, and the relationships I have made with my

customers ... it has been an invaluable experience.”

Professionally, Rosa plans to continue growing her business, deepening her industry involvement through NABOR’s Leadership Academy, and eventually exploring leadership opportunities when the timing feels right.



The Best Is Still to Come
Outside of real estate, Rosa’s greatest joy comes from the people who matter most. She and her best friend Joe will celebrate 30 years of marriage this year, a milestone that has arrived quicker than she ever expected.

Together they enjoy boating, traveling, and making the most of Southwest Florida’s outdoor lifestyle. They also cherish time with their blended family, including Rosa’s adult children in New Jersey— James and Rebecca — along with an amazing grandson, Zac, and three stepchildren spread across Connecticut, Pennsylvania, and even Amsterdam.

Her lifelong love of horses remains an important part of her identity as well. Her daughter Rebecca continues the family’s equestrian tradition, and Rosa hopes to eventually become involved with therapeutic horse programs as her schedule allows.

When asked about what lies ahead, Rosa’s gratitude and optimism is unmistakable.

“I am so very fortunate to have the love and support of family and friends, and the customers that have become friends and now feel like family,” she concludes. “It’s never too late to pursue a new dream and I believe the best is still to come, personally and professionally.”



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THOMAS “TOM” LOBUE & VALERIE DOWNING with First Source Title



BY JESS
WELLAR
PHOTOS BY
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At First Source Title | Florida, Tom LoBue and Valerie Downing bring two very different backgrounds to the same goal: delivering an exceptional closing experience for every client they serve. From their office on 8th Avenue in South Naples, the team operates with a boutique feel, backed by the strength of a national network that continues to expand across the country.

As part of the Town Family of Companies, which now spans 17 states, First Source Title offers both residential and commercial title insurance and settlement services while maintaining a local, relationship-driven approach that has quickly earned them a five-star reputation among Realtors.

Arriving To The Same Table

Originally raised in New York City, Tom started his career 30 years ago as a U.S. Navy JAG attorney in Seattle, working mostly criminal cases. After his Navy stint ended five years later, he returned home and transitioned into private practice in Manhattan, where he handled civil cases for corporations. Over time, however, Tom began to grow restless with the work while keeping his eyes open.

“I always had an affinity for real estate and I saw a tremendous opportunity just across the river in Hoboken, New Jersey,” Tom recalls. “It was only a mile and a half away with a million-dollar view and I thought to myself, ‘this is going to pop!’”

That instinct led him to quit the law firm after convincing his wife to move from Manhattan to Hoboken, where he opened Able Title Agency in 2006. It was a gutsy move that raised many eyebrows from his law partners, but the business quickly gained traction and set the stage for what would eventually become part of the Town Title Family of Companies.

Valerie’s own journey into the industry began in West Virginia. She left home for law school and then relocated to Southwest Florida in 2000, where she was introduced to title work in 2003.

“Real estate was never on my radar until I started working with a great real estate attorney in Lee County, and my passion quickly grew from there,” Valerie remembers. “I worked with my husband’s real estate brokerage as in-house counsel overseeing contract drafts, negotiations, and closings for agents on a daily basis. We had a diverse client base which included builders, investors, and business owners, which led to a deeper understanding and appreciation for everything real estate.”

“I literally could not learn enough and became obsessed with the field,” she continues. “Every piece of real estate is unique and no two closings are ever the same; and I would say the same about our customers. Appreciating that about our customers is why I think we stand out from the crowd. We not only take the time to understand the important details of

**BOUTIQUE
SERVICE
WITH A
BROADER
REACH**



each transaction, but also the important details and concerns unique to each of our customers.”

With over two decades of experience, Valerie now plays a key role in ensuring transactions stay organized, efficient, and on track from contract to close.

Service That Actually Delivers

At the core of First Source Title’s growth is a shared commitment to service that goes beyond the basics. For Tom and Valerie, that means consistently finding ways to assist and grow the agents and partners who trust them with their business.

“Our commitment to excellent service remains the foremost driving factor of our business,” Tom affirms.

That support shows up in tangible ways, from sponsoring open houses and marketing efforts to offering ongoing learning sessions designed to keep agents informed and confident in their transactions. First Source Title also stays engaged through industry platforms, including sponsoring a new podcast hosted by Lauren Maxwell, giving them another avenue to connect with the local real estate community.

Valerie sees that same commitment reflected in the company’s broader reach and ability to serve clients beyond the local market.

“Our roots are in many different areas of the country and our connections are incredible,” she emphasizes. “We’re able to help our Realtor partners with their listings in other states; and frankly, I don’t know of another local, boutique title agency that has those same capabilities and delivers.”

In addition to white-glove service, First Source Title is passionate about supporting Veterans and first responders. The company proudly offers discounts on settlement service fees as a way to recognize the tremendous sacrifices those individuals and their families make to serve our country and the local community.

Trusted Title Partner

For top-producing Realtors, having the right title partner is essential for protecting the client experience. Both Tom and Valerie understand that reality and have built their roles around being a steady, solutions-oriented presence throughout the process.

“Real estate closings can often be stressful for the parties involved as well as the Realtors and mortgage



“OUR ROOTS ARE IN MANY DIFFERENT AREAS OF THE COUNTRY AND OUR CONNECTIONS ARE INCREDIBLE.”

brokers,” Tom points out. “We strive to make the experience as smooth as possible.”

That approach starts with communication and carries through every stage of the transaction. From managing details behind the scenes to keeping all parties informed, the goal is to remove friction so agents can stay focused on their clients.

Valerie brings that same mindset to her role as a title processor, where problem-solving is part of the daily routine.

“I absolutely love being part of the solution,” she smiles. “I enjoy being a resource for people, providing knowledge while helping put clients at ease.”

On The Horizon

Outside of their title work, both Tom and Valerie stay rooted in family and activities that keep them energized. Tom has two grown children, a son and daughter, and enjoys annual ski trips with them, along with regular workouts, three-mile runs, and competitive men’s rugby.

He plays with the Marine Corp Old Breed Rugby Club, training for several tournaments each year. The organization was founded 25 years ago by his law school friend and Purple-Heart decorated veteran Jeff Nagel as a 501(c)(3) with the purpose of assisting families of Veterans killed in action during the Global War on Terror. Over the years, the organization has raised millions of dollars and assisted hundreds of Gold Star families.

Valerie, proud mother of two daughters, also stays active beyond the office. Before stepping back into title work, she owned three local F45 franchises for eight years, the first official one in the state, and continues to work out while encouraging others on their fitness journeys. She also has her pilot’s license, loves to fly when time allows, and volunteers around town for causes close to her heart, including through her church, First Baptist of Naples.

Looking ahead, as the local market continues to shift, both colleagues bring a steady perspective shaped by years of experience navigating changing conditions. With steady growth on the horizon, Tom and Valerie remain focused on what has always worked: showing up, delivering, and building lasting relationships while preparing for what’s ahead.

“The real estate market always has its ups and downs through various economic cycles,” Tom notes. “By providing excellent service and supporting our Realtor partners, we aim to help them manage the booms and the busts with an even-keeled temperament. You can’t get too excited for the highs and too down on the lows.”

“And like anything else, when you see pent up demand for a period of time — as we have for the last several years — the dam is going to burst eventually,” he concludes. “That’s what we’re waiting for as we anticipate interest rates heading downward. We’re prepared for and expecting it.”



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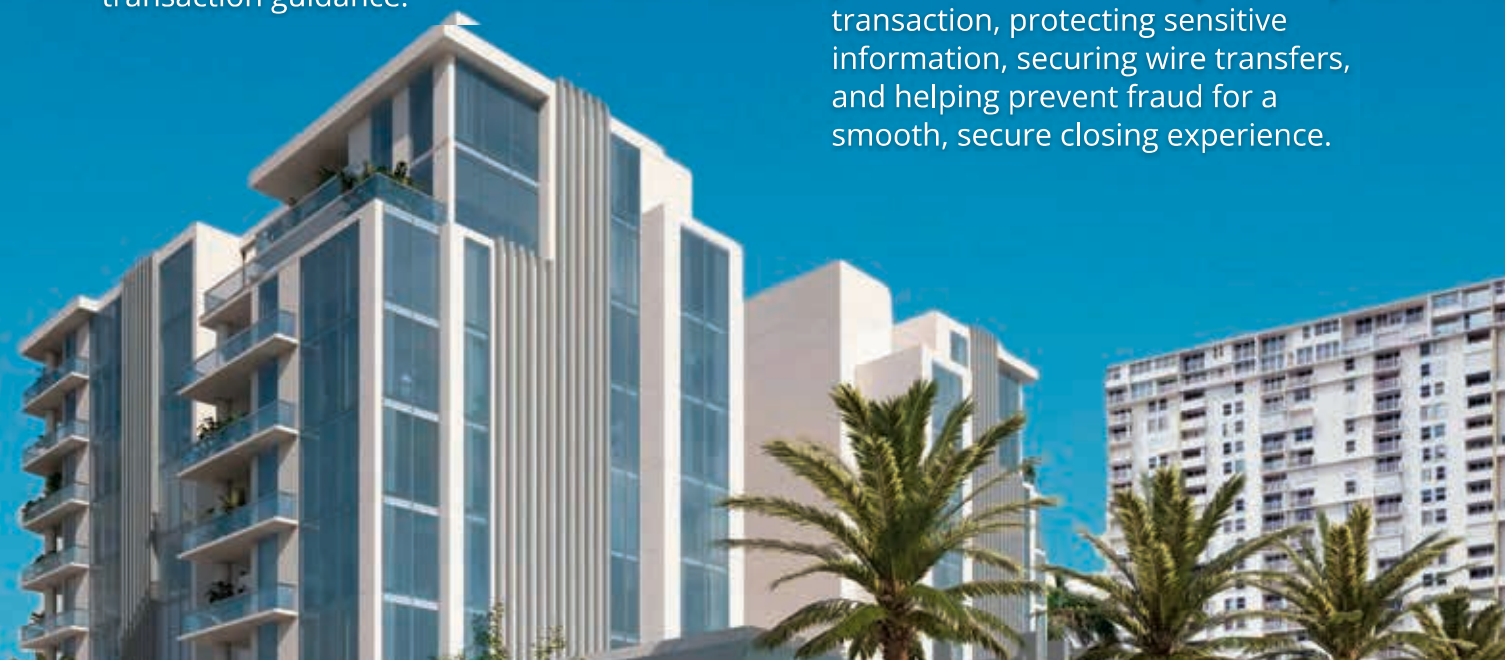
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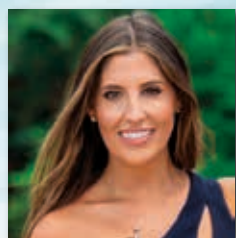
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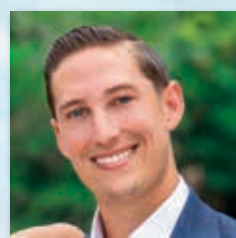
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Kim
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Ashley SILVERS

TRULY LOCAL & LIKEABLE

BY JESS WELLAR • PHOTOS BY MICHELLE REED



the market's most experienced young professionals, personally closing \$41 million in sales last year while leading the boutique Silvers Group.

Case Closed

A Naples native and Barron Collier graduate, Ashley left Florida to attend DePauw University in Indiana, where she studied philosophy, pre-law, and political science while playing collegiate golf. She returned home after graduation to apply to law school, but her father, Daryl, had another idea: get licensed while she waited because not working wasn't an option.

"My dad has been in the business here since I can remember, which opened the door for me," she recalls.

"If you aren't a people person, I would say this business isn't for you," Ashley Silvers begins candidly. "Your reputation is everything and referrals are what your business is built off of."

You would be hard-pressed to find a 30-year-old Realtor in Naples who has been in the business for as long as Ashley has. She earned her license fresh out of college, closed a \$4.8 million sale four months later, and promptly traded law school plans for a career alongside her father.

Eight years later, the William Raveis agent has established herself as one of

Ashley listened to his advice and obtained her license in 2018. She spent long days hosting open houses for other agents from 9-5 every day, treating the opportunity like a full-time job rather than a temporary stopgap. Then, four months into the business, someone found her through LinkedIn and called about a cottage in downtown Naples. The resulting \$4.8 million sale changed the direction of her career for good.

Her father gave her access to meetings, knowledge, and practical tools while still expecting her to find her own footing. They teamed up, combining his



development experience with her energy, people skills, and growing network.

“My dad was always there to answer my questions or suggest where I could find the answers,” Ashley acknowledges gratefully.

Boutique by Choice

The Silvers Group has expanded since Ashley and Daryl first joined forces, but growth for its own sake has never been the goal. Dani Sinclair serves as Ashley’s operations lead while accompanying her to appointments and helping wherever needed, while Kelli Kragh, now in her fourth year with the group, focuses primarily on golf course communities, while Ashley and her father continue working closely on development projects.

The Silvers Group closed \$50 million in 2025, 41 million herself and yet Ashley remains far more interested in providing a consistent five-star experience than assembling the largest roster possible.

“We’re keeping it intentionally boutique because I’m more focused on my personal business growth rather than mentoring others at this time” she points out.

The team’s compact size also allows Ashley to remain involved in the details that clients remember. Her Naples roots have given her a deep network of contractors, vendors, service providers, and local recommendations, while her straightforward personality keeps expectations realistic from the beginning.

“I am very passionate about real estate,” she adds. “I have never had another job and I never plan to — I love what I do!”

No Pressure

Ashley’s service often begins well before a showing and continues long after closing. For out-of-town clients, she may coordinate flights, accommodations, and transportation before scheduling inspections, contractor estimates, movers, pet care, or nearly anything else that makes the process easier.

Just as important is knowing when not to push. Ashley is willing to recommend a home below a client’s stated budget when

“
I HAVE NEVER
HAD ANOTHER
JOB AND
I NEVER PLAN
TO — I LOVE
WHAT I DO!”





it represents the better opportunity, and she has no interest in forcing someone into a decision simply to finish a transaction.

“I am also a very straight forward person,” Ashley says. “I am not going to sell you on a home or investment just to get paid. I will, and have many times, sold a client a home below their budget because it was a better opportunity.”

Her approachable personality carries naturally onto Instagram, where she shares the unfiltered realities of work and young motherhood rather than producing overly polished promotional no content. With over 5,000 organic followers and nearly 2,000 people

regularly following along with her Stories daily, that familiarity often makes new clients feel connected before their first conversation.

“I just share my day to day and have been doing so since I started in this business,” she points out. “I want people to feel like they can always be comfortable approaching me.”

Freedom And Family In Focus

Even before becoming a mother, Ashley viewed the long hours as an investment in the family she hoped to have someday. Today, she and her husband, Elijah, are raising 20-month-old Vivienne and six-week-old Eli, making autonomy that much sweeter.

“
I WANT PEOPLE
TO FEEL LIKE THEY
CAN ALWAYS BE
COMFORTABLE
APPROACHING ME.”

“Success isn’t monetary but it creates freedom,” Ashley affirms. “To me, it’s having the freedom to be present with my family and to be there for all the moments and milestones in their lives.”

Outside the office, Ashley prioritizes time with her family, whether that means beach days, grilling by the pool, or winding down with movie nights at home. A lifelong golfer, she still enjoys getting out on the course when she can and occasionally plays pickleball.

She and Elijah also enjoy traveling together, including an annual trip with extended family. Ashley remains active in her faith community at First Naples and supports local charitable efforts, including Beauty Holiday, where she recently helped assemble self-care packages for mothers with infants in the NICU.

Looking ahead, Ashley plans to scale thoughtfully without compromising the concierge-level service that has generated 80 percent of her business through repeat clients and referrals. She also hopes to return to golf more regularly and eventually spend summers with her family at a future flat to be purchased in Italy by age 50.

“My favorite quote since my freshmen year of college is a Confucius quote and the same advice I would give aspiring agents,” she concludes. “Success depends upon preparation.”

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The hiring of a lawyer is an important decision that should not be based solely on advertisements. Before you decide to hire an attorney be sure to request free written information about qualifications and experience. Rule 4-7.2(d).

Naples Real Producers at Gulfshore Playhouse

August 13, 2026 PHOTOS BY JAKE MACIOSEK, SAM SAUM, & ROBERT TREVINO

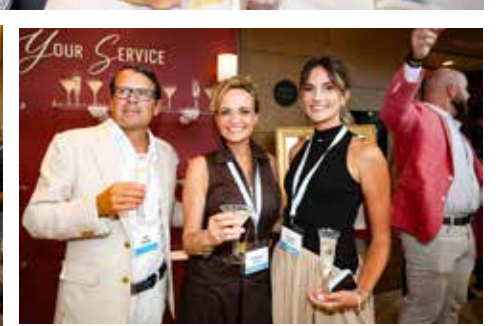
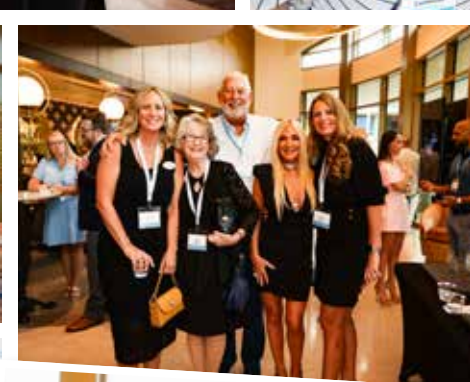


Naples Real Producers brought the best of the best of Collier County together for an unforgettable evening at the stunning Gulfshore Playhouse. The night was filled with great energy, new connections, familiar faces, and plenty of opportunities to build relationships that go beyond the event.

A special thank-you to our headline sponsor, **Lauren Maxwell** of **Maxwell Mortgage Team**; our bar sponsors: **Easy Mortgage LLC**, and **Chapman Insurance Group**; **Housemaster** as our Food Sponsor; and **Northrop Realty** for the Photobooth. We also appreciate **Nash Insurance & Associates** for Entertainment, **State Insurance USA** for Valet, and our High Top Sponsors **Easy Title and Escrow**, **Law Office of Sam J. Saad III**, and **First Source Title of Florida**.

We'll see you in November for our 3rd Annual Awards Gala!







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LEFT TO RIGHT: BRIAN CHAPMAN, JANESSA WEILAND, CALEB CHAPMAN

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