EMERALD COAST REAL PRODUCERS. CONNECTING. ELE INSPIRING. **AGENT SPOTLIGHT BROKER SPOTLIGHT** ONE EYE ON THE PAST, ONE ON THE FUTURE **JUNE 2022** Photo by Alyssa Turner Photography



The Fairway Fast Lane Program helps your clients get started at the finish line! The program provides an Underwriter's approval before they decide to make an offer, increasing your credibility and bringing you closer to closing.

- The client completes the underwriting process and are conditionally approved.*
- The house hunting begins! Once your client makes an offer, you will go under contract and the home will be appraised.
- You are clear to close!



Contact us for more information about this program!

JOEL FARRELL Area Manager NMLS#573461 314-956-1580 joel.farrell@fairwaymc.com IoelFarrellLoans.com





SAM TUCKER Mortgage Loan Originator NMLS#1400013 314-566-0003 (cell) 866-697-4005 (eFax) sam.tucker@fairwaymc.com

215 Grand Boulevard, Suite 201, Miramar Beach, FL 32550





EXPERIENCED • RELIABLE • AUTHENTIC

HIGHEST GOOGLE REVIEW RANKING IN OKALOOSA & WALTON COUNTIES

ATTORNEY RUN TITLE & ESCROW COMPANY



LET US CLOSE YOUR NEXT TRANSACTION TO EXPERIENCE **OUR FIRST-CLASS SERVICE**

ECTS.COM • 850.650.0077

35008 EMERALD COAST PARKWAY, SUITE 500, DESTIN, FL 32541 2050 W COUNTY HIGHWAY 30A, SUITE MI-109, SANTA ROSA BEACH, FL 32459











TRY OUR CLOSING COST CALCULATOR FOR A QUICK TITLE QUOTE

TABLE OF

CONTENTS













Mortgage







MEET THE

EMERALD COAST

REAL PRODUCERS TEAM











Hope Sewell

Zach Cohen

Ruth Gnirk Writer











Alyssa Turner Photographer

Kiara Watson Photographer

Irene Frankhouse Photographer

Amanda Thornburg Ad Strategist

If you are interested in contributing or nominating REALTORS® for certain stories, please email us at keith.sewell@realproducersmag.com



If you are interested in contributing or nominating REALTORS® for certain stories, please email us at keith.sewell@realproducersmag.com

DISCLAIMER: Any articles included in this publication and/or opinions expressed therein do not necessarily reflect the views of The N2 Company d/b/a Real Producers but remain solely those of the author(s). The paid advertisements contained within the Emerald Coast Real Producers magazine are not endorsed or recommended by The N2 Company or the publisher. Therefore, neither The N2 Company nor the publisher may be held liable or responsible for the business practices of these companies. NOTE: When community events take place, photographers may be present to take photos for that event and they may be used in this publication.



This section has been created to give you easier access when searching for a trusted real estate affiliate. Take a minute to familiarize yourself with the businesses sponsoring your magazine. These local businesses are proud to partner with you and make this magazine possible. Please support these businesses and thank them for supporting the REALTOR® community!

AIR CONDITIONING & HEATING

Gulfshore AC & Heating Inc Krista Landen 1439 Live Oak Suite C Niceville, FL 32578 (850) 897-6540 gulfshoreair.com

CBD PRODUCTS

CannaCore Organics (334) 791-9732 cannacoreorganics .com/hope

HEALTH, WELLNESS & SKIN CARE

CannaCore Organics (334) 791-9732 cannacoreorganics .com/hope

HOME INSPECTION

Sasser's Property Inspection **Brad Sasser** (850) 974-1533 facebook.com/sassers propertyinspection

HOME WARRANTY

Old Republic Home Protection Jeff Velez (407) 620-6664 www.ORHP.com

INTERIOR DESIGN & FURNITURE

Melissa Skowlund Interiors (850) 499-7243 summerhouselifestyle.com

JEWELRY AND GIFTS

Ruthie's Art & Clay (334) 791-6360 facebook.com/ ruthiesartandclay

MORTGAGE

Fairway Independent Mortgage - Joel Farrell (314) 956-1580 joelfarrellloans.com

Jessika Jordan - New American Funding (850) 374-5495 jessikajordan.com

Lisa Canup - Capital City

Home Loans (850) 509-2810 cchl.com/mortgageconsultants/lisa-canup

PHOTOGRAPHY

Alyssa Turner Photography (850) 502-7125 alyssaturner photography.com

Payton Fore Photography (918) 680-1459 paytonfore photography.com

TITLE SERVICES

Emerald Coast Title Services (850) 650-0077 www.ects.com

South Walton Law, P.A. Cassie Long (850) 502-6378 southwaltonlaw.com



Real Producers is a national brand and platform that started in Indianapolis in 2015 and is currently open in over 100 markets. Emerald Coast Real Producers started here in our area in November 2021.

What is the purpose of Real Producers magazine?

The mission of *Emerald Coast Real Producers* is simple. We strive to inform and inspire the top-producing real estate agents in the Emerald Coast market and connect them socially. We do this by telling their personal stories, how they have succeeded and failed. What drives them to achieve year in and year out. Where they spend their time when not working and what they are passionate about outside of real estate. We give local top producing REALTORS® a platform to tell their story in a way they have not been able to do so before.

The secondary focus is to provide an avenue for our preferred partners to create relationships with these top performers on a level that they might not achieve independently.

Who receives this magazine?

The top 300 producing agents in ECAR. This is based on total volume sold. At the beginning of each year, the ranking will reset again and continue to do so every year with a fresh update of top performers.

What is the process for being featured in this magazine?

It's really simple – you can nominate other REALTORS® (or yourselves!). We will consider anyone brought to our attention because we don't know everyone's stories, so we need your help to learn about them.

A nomination currently looks like this: You email us at keith. sewell@realproducersmag.com with the subject "Nomination: (Name of Nominee)." Please explain why you are nominating them to be featured. It could be they have an amazing story

that needs to be told. Perhaps they overcame extreme obstacles, they are an exceptional leader, have the best customer service, or they give back to the community in a big way, etc. The next step is an interview with us to ensure it's a good fit. If all works out, we put the wheels in motion for our writer to conduct an interview, write the article, and schedule a photo shoot for our photographers.

What does it cost an agent/team to be featured?

Zero, zilch, zip-po, nada, nil. It costs nothing, my friends, so nominate away! This is not a payto-play model whatsoever.

Who are the preferred partners?

Anyone listed as a "preferred partner" in the front of the magazine is part of this community. They will have an ad in every issue of the magazine and attend our large events. We don't just find these businesses on the street, nor do we work with all companies that approach us. One or many of you have personally referred every single preferred partner you see in here. We won't even take a meeting with a business that has not been vetted by one of you and "stamped for approval," in a sense. Our goal is to create a powerhouse network, not only of the best REALTORS® along the Emerald Coast but the best affiliates as well, so we can all grow stronger together.

How can I refer a preferred partner?

If you know and want to recommend a local business that works with top REALTORS®, please email us to let us know at keith.sewell@realproducersmag.com.

6 · June 2022





BIGGER
with your

219 Harrison Avenue Panama City, FL 32401

Scan to Meet the Team



www.panamacityhomeloans.com



NMLS#6606, Borrower must pay required taxes and insurance. Subject to borrower and property qualifications. Not all applicants will qualify. Terms and conditions are subject to change without notice. Corporate Office 14511 Myford Road, Suite 100, Tustin CA 92780, Phone (800) 450-2010, 01/2022

What is the most important you learned from

ANDREA FARRELL

I wanted a pair of designer jeans like all the other girls were wearing in school. So my father took me to K-Mart and told me to



pick out a pair, and I was still mortified I was at K-Mart; people might see me there. Anyway, my father told me the name on a pair of jeans does not make the jeans any better nor me any more or less of a person, just as the color of a man's skin does not define him! Words I live by!



BRAD REESE

I actually sent this text to my dad recently. "There's a really powerful mentality you instilled in me as a young kid that I'm starting to feel. It's 'you can do anything you put your mind to.' I want to thank you for that. You have been a really good father."



Always show up, and always treat people with integrity. You only get one name in life. and you need to keep it and protect those around you!



CALLAN EDICK Prior preparation prevents poor performance.





CHRISTINE BAEZA

The most important life lesson I learned from my dad was how to build stuff! Of course, you might ask, "what kind of stuff?" He

taught me how to build with my hands, decks, electrical, and plumbing; yep, he taught me truly how to build stuff. He also taught me that someone who builds doesn't tear down. He built a beautiful family and showed me how to do the same. He built an amazing business that our family all participates in. A man that can build up and teach others to do the

same is always moving forward. Never sits idle or lets others become idle. My dad taught me how to be the woman I am today, feminine yet strong. He taught me how to build my family to last while teaching me important life lessons on building with my hands along the way.

CLAYTON BONJEAN

I was blessed and grew up with two amazing dads: my dad, Spence Bonjean, and my step-dad, Sparky Lovelace. Both



of my dads were great businessmen. My real dad taught me a lot about management and leadership, and my step-dad taught me how to be an entrepreneur and a lot about real estate. My dad, Spence, also taught me how to hunt and fish. I am truly blessed to have had two awesome dads. My step-dad, Sparky, passed away last year, and my dad, Spence, is still with us. And I look forward to taking him fishing with me again soon.



HEATHER BLATZ

So great that you ask because I have learned so much from my father. I did not have a father in my life until I was 9 years old, and that was Robert Hindel, who I call my "Dad, Daddy, and Father" He was 22 years old and had no clue how to start fathering an almost 10-year-old girl. It took us a few years to get acclimated to each other, but my father was more than a father. He was a friend, teacher, and encourager. My dad always taught me to search for my inner best person and give life the best parts of myself, meaning striving for success in everything. I've learned that he didn't mean working myself to death, but he meant prioritizing my life and making sure those parts received the best parts of me because I deserved the fulfillment that would bring me. He also meant attacking things I wasn't comfortable attacking. We rebuilt a 1971 Nova when I was 17 because I loved old cars. I thought it was impossible, but he encouraged me never to be comfortable with anything being controlled by the fear of the unknown. This is where I learned how to "feel the fear and do it, anyway." One of the many lessons that led me to great success throughout my life. If I ever need some solid advice, he's the first person I call. I thank God every day that he brought this man into my life.



JACKIE OGLE

My father, Michael, passed when I was 13, and he's still my person today. The biggest lesson that I've learned from my dad is to always stay present in the moment and to love big! I look at my children, husband, family, and life and stay so grateful for every moment we share together. My dad was very vocal about how much he loved his family, was extremely proud of his family, and worked hard to support it. I love that part of me and try to be the same way. I'm so thankful for him for instilling me with that same power.

JANET MURPHY

"If someone is going to have a bad day, it isn't going to be me."



JOHN HOLAHAN

"Success is not measured by money, things, or anything you can possess, but it is measured by the amount of meaningful and fulfilling relationships you have in your life." I share the short version with my kids: "success is the number of meaningful relationships one has in their life."



JONATHAN SPEARS

One of the most important life lessons I've learned from my dad is to always operate with humility and kindness. I remember growing up watching my dad run his own business, trying to turn two nickels into a dollar, and



. . .

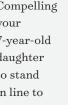
10 • June 2022

he was very good at it. In the business

world in general, patience and reasonableness often go out the window, and I was always impressed watching my dad remain humble, kind, and understanding when conducting his business dealings. Those two things, in general, were very impactful for me in the way that I do business today and for character building in general. Operating in this manner can be difficult. Often, our emotions get in the way, and it reduces clarity on our vision, our long-term goals, our family life, and our relationships. For these reasons, learning to remain humble, kind, and true to yourself is a big accomplishment. I feel very fortunate to have had those lessons instilled in me at an early age.

LINDSEY LYNCH

Compelling your 7-year-old daughter to stand



12 · June 2022

practice introducing herself to others and perfecting her handshake...all before getting dinner...might seem a little strange to some. That is exactly what my dad, Peter Bos, made me do! Fast forward 30-plus years and countless million-dollar real estate deals later, I could not be more grateful for that experience! How we meet, greet, and treat people, especially during a first impression situation, has an impact. People may not remember everything we say, but they will always remember how we made them feel. In the world of real estate, trust is everything. My clients trust me as a professional. They know I will always fight for their best interests and always do the right thing. I believe this trust starts from that very first handshake. So, Dad, if you're reading this, please know how much I love you and how very thankful I am for your life lessons on building relationships.

NATHAN ABBOTT

To show up to practice every day with a focus on impacting others in a positive way.



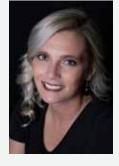
PAUL DOMENECH

Pops used to say, "The difference between a champ and a chump is U. It's all in U, son."



TARRAH SEXTON

The most important life lesson that I learned from Jack Minor was not to sweat the things you



cannot change. Worrying about things out of your control is useless and a waste of time. Dad taught me not to dwell too much on what others think.

TJ MARTIN

Resilience is the most important lesson I have learned from my father. My dad and I did not



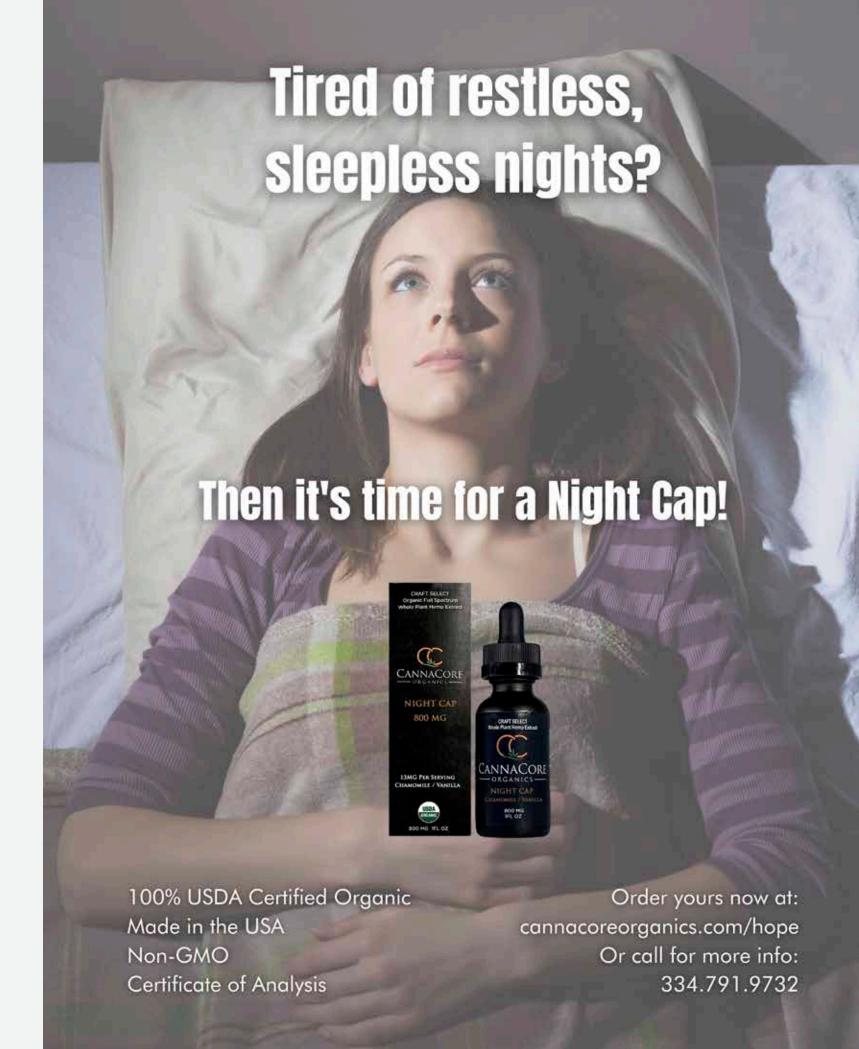
have a strong relationship growing up. My parents divorced at a young age, and I spent most of the time with my mom. But we became closer as I got older and got into the real estate world, being that he was a builder my entire life.

He made some very poor decisions about five years ago. We no longer had a relationship, and then God's plan stepped in. Unfortunately, about two years ago, he got into a car wreck and is now a quadriplegic. He went from building some of the nicest custom homes I have ever seen in my whole life to not being able to move any of his extremities. I thought he would just quit on life, but he has not and has worked hard to gain his relationships back with what I call the three Fs: faith, family, and friends. It was God's plan to keep him around because if the accident didn't happen, I don't know if he would be here with the lifestyle he was living, but I am now building him an ADA house, and we have gotten very close. Watching his resilience with his world turning upside down has taught me a lot. He also taught me everything I know about construction, which has helped catapult my real estate career over the last 10 years. I am now bringing over 1,000 new construction units to South Walton over the next few years, which I would have never had the knowledge to do so without him. Finding the silver lining in horrible accidents is critical, and I now have a relationship that would have never happened with my father if the accident had never happened.



WALTER MOSS

Dad's most memorable quote was, "Put God first, others second, and then yourself. It doesn't cost you a dime to be kind to someone, and you never know what impact that may have on someone's entire life."





Area Manager Joel Farrell helped bring Fairway to the Emerald Coast in 2022 after doing business in the region for several years. Joel himself brings a wealth of experience dating back to when he began in the mortgage industry in the early 2000s.

"Fairway is known for getting stuff done fast. We're one of the best purchase mortgage companies in the country because our core values all revolve around ensuring the client gets the best possible experience while making one of the biggest purchases in one's life, a home. And that starts from the top, from the CEO. It's all about making sure we have support and staffing and speed."

Coming Home
to Fairway
Joel spent the first
decade-plus of his
lending career working
for banks. He recognized
that banks had an advantage in that they were often
licensed in all 50 states. He
also saw that banks were limited by technology and conservative business mindsets.

Joel built his business by primarily serving veterans in the DC metro area (although he lived in St. Louis). In 2016, he enjoyed a career year when his bank was bought out.

"The bank got bought out by a very conservative bank, and we just knew all of our growth and marketing ideas weren't going to work."





Joel began looking into other options. Due to the coast-to-coast nature of his business, he initially only considered working for banks. Then, the opportunity to join Fairway Independent Mortgage crossed his desk.

"We called the President of Sales, Sarah Middleton, and left a message. In two minutes, she called us back ... and the rest is history. That was 2017."

> Joel built up his brand in St. Louis before expanding to Destin in 2022.

"I knew the Destin area from afar, and with my own pursuit for building wealth through real estate, [I] purchased a shortterm rental in Destin. After this purchase, we started doing more business here [and] building relationships with local real estate agents. Before long, we realized that we, as a team ... could really add value to the marketplace in Destin. So we decided to bring a branch here."

Getting to Know Sam Tucker, Loan Originator Sam joined the team as a Loan Originator soon after the branch opened its doors. Sam had lived in Destin previously, but before accepting the role with Fairway Independent Mortgage, she was most recently in North Carolina.

Sam and her family lived in Destin back in 2012 and fell in love with the area. But her husband's corporate job brought her family around the eastern seaboard, from Florida to Louisiana to West Virginia and eventually to North Carolina.

"We said we'd never move again," Sam explains. "But we decided that Destin was the only place we would have moved to if we ever moved again."

Sam brings three years of mortgage lending experience to her role with Fairway Independent Mortgage.



Our mission is to educate and empower the people we work with to not only get in a home but to know what it takes to build wealth.

Leading with the Why

At Fairway Independent Mortgage, the team's mission is to do more than simply close loans.

"Our mission is to educate and empower the people we work with to not only get in a home but to know what it takes to build wealth. How do all of these things fit together? Financial education and credit building are big. When the 'why' is strong enough, the 'how' figures itself out."

Joel often gives his clients an example:

"If someone had \$10,000 to invest in the stock market and got an unbelievable return, say 10% on their money, that's \$1,000. If someone decided instead to put that \$10,000 as a down payment of a home and bought a house for \$300,000 and got a conservative return of say 3%, That ends up being \$9,000. It's the same dollar amount going in and a much bigger return in real estate. When you do that over and over, you can build a massive amount of wealth. That opens the eyes to how powerful real estate can be."

This approach has helped Sam approach her work differently, as well. She's keenly focused on how she can help her clients long-term.

Growing One Deal at a Time

As Joel and Sam look ahead, they are excited to grow their market share in Destin. They know they have the team to execute; now, their work is to get their name out into the community and show what they can do.

"An agent wants to know that the deal will get done and the right expectations will be set throughout. That's the bottom line, and that's what we pride ourselves on - setting expectations and delivering," Joel says. "In terms of culture, we're all about getting things done, getting answers fast. This environment is so competitive that you don't have time to wait. Fairway is built to take care of the client and get things done fast. If you get an offer from Fairway, you know the deal will close and that you'll be in good hands."

For more information, please visit www.fairwayindependentmc.com.

Written by Zachary Cohen Photos by Alyssa Turner Photography

agent spotlight

In his 20+ years in the real estate business, Walter Moss Topined an enormous wealth of experience in all

in commercial real estate, mortgage lending, title, development, and insurance. Since 2015, he's been back in the segment of the business that he holds closest to his heart: residential real estate sales.

In His Father's Footsteps

Walter was first familiarized with real estate through his father, a developer and real estate attorney in Alabama. Walter describes real estate as "an arena I've always felt at home in."

"My father was the general counsel, executive vice president for a national retail development firm in Birmingham, and that's where I began in 1999. He put me on the bottom floor with construction and planning and learning everything about the highest and best use for real estate."

"My role at that point was learning dirt, learning the feasibility of developable land and the hoops you have to jump through to make use of land — utilities, zoning, geotechnical analysis with the soils, traffic counts, entitlements, and everything to get a property ready for developing."

A Wealth of **Experience**





Coming

After a few years, Walter decided to embark upon a new path. Walter and his family had visited the Emerald Coast since he was a kid, and he had long dreamed of life along the pristine beaches.

"I aspired to do something more. I was just out of college, and I wanted to get outside Alabama. I have always loved going to the beach ... My best friend's family (Will Cawthon) had a Gulf-front beach house we frequented since the '80s in Blue Mountain Beach." Walter reflects. "I always said that one

Walter had an idea in mind. He would head to law school and start a title company along 30A. His plan was to differentiate his work by using electronic signatures and electronic notaries — an advanced idea for the time.

"I already had a degree in real estate finance from the University of Alabama, but I decided to go back to law school. My goal was to open a title and escrow company in Seagrove Beach, doing real estate closings just like my dad had done for years."

In 2006, Walter obtained his law degree, relocated to Florida, and opened the title company. The company achieved early success, but the ensuing economic recession and the BP oil spill took a toll on his business.

"We had this huge market crash, and we had this BP oil spill, and I had to close the doors. Everything down here got waylaid. I lost everything. I got divorced. I lost the house," Walter reflects humbly. "I had to regroup and pivot."

Walter picked up the pieces. He landed a job as a financial advisor in Panama City, spent time in property and casualty insurance, and even waited tables to pay the bills and stay on 30A. He desired a return to real estate but was waiting for the market to recover.

"Everything became stagnant. Real estate closings just weren't happening. People were scared to buy real estate down here, and prices just bottomed out."

The Return to Real Estate Sales

In 2015, Walter sensed the time was right for a return to real estate.

"I always loved real estate," he beams.





As a REALTOR®, Walter brings an unmatched scope of understanding. He's seen so much over the past 23 years, which puts him in an exceptional position to help his clients.

Walter recently joined Ansley Real Estate, a brokerage that dominates the Atlanta luxury market. He helped open the company's first Florida brokerage and is now on the number one team in the southeast region, Team Bonneau.

"We had over \$450 million in sales as a team. We were the number 10 team in the nation for small teams," Walter says. "Our average 30A deal last year was roughly \$4 million. We work with affluent individuals and wonderful families. We're trying to make them money and memories in a market that's moving up heavily beyond anything anyone has ever seen locally."

Feeling Right at Home

In Florida, Walter feels right at home. Life along the beautiful beaches is just as rewarding as he imagined when he moved here over 15 years ago. He and his wife Emily (who works with Berkshire Hathaway's WaterSound Origins on-site sales team) love living the beach life and raising their three-year-old daughter in paradise.





Unfiltered

mother and the family's financial and stability struggles, Heather was determined to succeed in everything she touched. As a young teen, she knew that having a life-long thirst for learning would help her create the life she desired. She held two and sometimes three jobs simultaneously from the ages of 16 to 23 to put herself through college and earn a degree in Business Marketing. In each position she

At her core, Heather had three main objectives. First, to live out her passion through her life and her work. Second, to create financial freedom so that her family could share experiences together and give without fear of

Knowing she was created for more, Heather earned her REALTORS® license and joined Keller Williams in 2014. This gave her another way to help her community achieve its goals and provide for her daughters, ages

realproducersmag.com Emerald Real Producers • 23

seven, three, and one. Heather wanted to learn to do things the right way, so along with her habit of reading 50 books a year, she took every class possible and utilized a real estate coach. Her hard work paid off as Heather was awarded Rookie of the Year after selling 44 houses her first year in real estate and then selling 87 houses the second year. Being the "all in" person she is, Heather earned her broker's license at the two-year mark and sold 100 homes each year after.

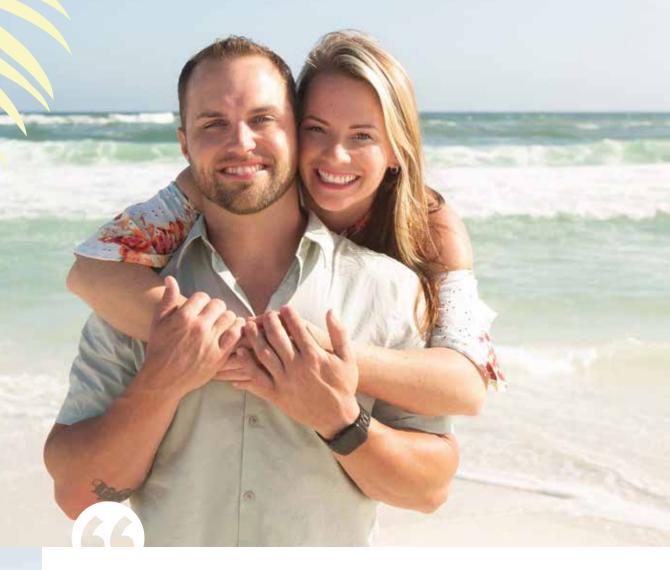
Although she genuinely desired to help others, when Heather was honest with herself, she knew that her deepest motivation was not love but fear of failure. She loved being a mom over everything else and did not want to let her daughters down. Heather made time to start her real estate business from the ground up while caring for her daughters. She also invested herself in eternal things, getting involved with women's groups at church, serving as youth director for four years, and leading the worship team.

2019 was a challenging time of transition as Heather began to set aside the past so she could create a new future. She stepped back from coaching and extra activities and focused on strengthening herself as a woman, mother, and entrepreneur. She launched

heathercamie.com, revealing herself as an unfiltered woman taking a journey down a new road of vulnerability. She found a way to give back while releasing her true self to the world, identifying only by her first and middle names, independent of the labels of others. Her expanding social media outreach allowed her to speak to various aspects of life that women face as mothers, wives, friends, part of the workforce, and active members of their communities.

On February 14, 2020, Heather founded her brokerage *Relax Realty*, and within two years, she transitioned the brokerage to the rapidly growing eXp Realty. She loved that eXp was not a franchise but was owned by its agents, who are focused on the same core things she is: people, purpose, personal fulfillment, and passive income. She started building relationships from the ground up, reaching out to others for accountability and mentorship. Rather than competing, she looked at her own potential and accepted the challenge to "beat herself," becoming better so she could do better. Heather also teamed up with Herbst Homes, a leading builder in the Navarre community, helping sell their homes and further their reach using her social media expertise.

As she expanded her knowledge of real estate throughout the years, Heather had searched for information and a personal mentor in real estate investment and flipping homes. She and her boyfriend Jared are now a sought-after local resource for Emerald Coast real estate rehab enthusiasts. They enjoy buying older, rundown homes and making them great again, providing a beautiful home to new buyers and bringing value to the city they call home.



I am excited about this new chapter, where I am working on multiple real estate ventures and doing what I love: raising my daughters, speaking, and being a life coach.

In January 2022, Heather launched the Real Estate Investment Group of Northwest Florida (REIG of NWF). This local mastermind networking group brings together like-minded individuals interested in building wealth through real estate. Members of the community are welcome to attend monthly meetings at no charge. Over 100 members meet at the Fort Walton Beach Yacht Club to enjoy speakers, mentors, games, networking, and mentoring opportunities.

Heather is raising her five daughters to be seen as powerful women and beloved family members. She and Jared enjoy boating as a family and traveling together while they build for the future. Following her heart, Heather continues to take advantage of organic community outreach opportunities, speaking into people's lives and growing in understanding herself. Her community and extended social media followers love her authenticity as she inspires them to be intentional about their physical, spiritual, mental, relational, and financial health.

"I see an affection for life in my daughters, the teens I mentored, and my community," smiled Heather, "and it empowers me to work even harder to succeed. Many people have left a lifelong imprint on my heart, which will follow me through every season of my life. I am thankful for my time as a health and nutrition coach, a youth minister, and for how people loved me and let God love them through me. I am excited about this new chapter, where I am working on multiple real estate ventures and doing what I love: raising my daughters, speaking, and being a life coach."











FINDING HIS WAY

Brad grew up around the real estate business. His mother was a top producer in his home state of Arkansas. Brad worked for her for several years as an assistant but, at the time, didn't seriously consider a career in real estate. He had other interests.

"I was on my own journey trying to figure out life. I didn't have a heavy sense of purpose or direction," Brad reflects. "I still had some growing up to do."

For most of his twenties, Brad bounced from job to job. He spent five years living in New Orleans, where he worked in the restaurant industry and engaged with the vibrant party scene. But his lack of maturity prevented him from accomplishing some of his greatest dreams. In 2014, Brad seemed to wake up to that reality, making a life-altering decision.

"I knew I needed a change. I came here with the purpose of getting clean and sober in 2014, and that's what I did. My life took a drastic change. I got more focused."

A FRESH START

Brad moved to Florida, intending to get into real estate, but he took his time. He wanted to learn the ins and outs of the place before trying to sell its homes. He wanted first to become a local.

Slowly, Brad began to create habits and routines that supported his new lifestyle.

"I got introduced to the spiritual realm, started going to church and being connected to God. It was a complete 360, from a party atheist to, for lack of words, reformed. It still came with its trials and tribulations of adopting a new lifestyle, but I learned the tools, and it's stuck."

In 2016, with his feet now beneath him, Brad made the leap into real estate. He started on a team as a buyer's agent.

"I'd make 50 to 60 calls a day. My first buyer was a \$12.5 million buyer, so I started off with a bang. But I realized if I was going to be successful, I'd have to keep working. I became obsessed with the business. I wasn't afraid to reach out to anyone — athletes, movie stars, CEOs, anyone that would listen. I got in the habit of just talking to people to hear their story."

By 2018, Brad went out on his own. He started winning listings. Things began to really click.

• • •



THE NEXT STEP

In 2019, Brad joined Berkshire Hathaway. That's when he took his business to the next level.

"It's been a perfect fit for me. My first year, I sold \$50 million, last year, we sold \$70 million, and we're on pace to break that this year."

Brad and his team are aggressive in their pursuit of success. They don't settle for the options that are on-market. Instead, they work off-market opportunities intently.

"If we have a client interested in a neighborhood, we'll call the homeowners. We work with other brokers, and we use those connections. We're shaking trees that are way past what's on the market. We're staying in tune with what's possible." There's another level to Brad's business, too: he cares. He values long-term relationships with clients, many of whom become dear friends.

Brad has a love for fishing. As he begins to talk about his favorite pastime, he lights up. "I have a 28' Everglades boat. When I'm not working and the weather is right, my buddies and I are out there fishing. I also have three beautiful dogs, and I love them to death. I live right next to the bay in Walton County, and we love to be on the water."

ONE EYE AHEAD, ONE EYE BEHIND

As Brad reflects on his journey, he's able to tap into both wisdom

from his past and excitement for the future. He's refreshingly open about his struggles, acknowledging that his recovery is "near and dear" to his heart. And he's ever-grateful for the opportunity to be inspired for the future.

"There are certain things I want to do business-wise, and real estate is one facet of that. I will always have that, appreciate it, and work it. But I think the next step is to get into the development side. It's a little down the road, but that's what I have my eyes on."



30 • June 2022



GULFSHORE

Air Conditioning & Heating, Inc.

24/7 SERVICE 850-897-6540





- AC Service & Installation
- Heat Pump Service Humidity Control & & Installation
- Indoor Air Quality Solutions
- Specialty HVAC

• HVAC Maintenance • Indoor Comfort



850-897-6540 Call For Service



4684 E Highway 20 Niceville, FL 32578



www.gulfshoreair.com

American Standard

HEATING & AIR CONDITIONING

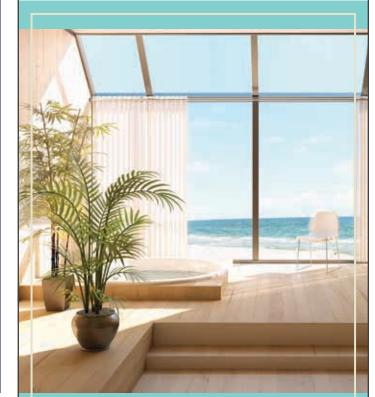
LICENSE CAC058247

Comfort





South Walton Law, P.A. Attorney & Title Services



Here to help get your clients through the door.







Contact Us (850) 837-0155 www.SouthWaltonLaw.com

Emerald Real Producers • 33



Real estate runs deep in Kersten Reed Bowman's family history. Family is also the driving force that pushes her to reach her goals and continue to be a pillar in her community. For the past seven years, Kersten has been serving her family and honoring her family heritage by helping others find a place to call home, live life, and create memories of their own. She has transformed the loss of a treasured family member and mentor into a launching pad that allows her to serve families across the country in the luxury real estate market.

Kersten comes by her passion for real estate honestly, as her father and grandfather were both highly respected developers along Alabama's Gulf Coast. Dinner table talk usually centered around real estate, whether new ventures or trials and tribulations of various projects. As a teen, she logged hundreds of student driver hours chauffeuring her dad around town so he could develop relationships with REALTORS® and business professionals alike.

As she entered the workforce, Kersten began exploring her own interests. She earned her master's degree in sports studies from the United States Sports Academy. Kersten became a highly sought-after and successful volleyball coach to student-athletes in the Fairhope, AL area. In 2014 she married Ryan Bowman, and the couple relocated to the Destin area to become a part of the local military community. Kersten decided to take a leap of faith and become a part of the Reed family legacy, putting her knowledge of real estate to the test.

After earning her Florida REALTOR's® license in 2015, Kersten shadowed Broker Matthew McGee for six years. Matthew taught her the art of developing foreclosed land, the importance of becoming involved in the community, and the significance of maintaining relationships. As she was helping with new housing developments, she met many military families who were getting into entry-level homes as first-time buyers. The experience of going from raw dirt to vertical design, and the opportunity to guide clients through the home-buying process from start to finish, was an irreplaceable education and provided a solid foundation that launched her into an even bigger industry.

When her beloved father passed away in September 2019, Kersten, who is dual-licensed in Florida and Alabama, had the unique privilege of beginning the process of selling her childhood home. Because she and her siblings were raised there, Kersten had always thought of

the Alabama home as a place of joy and comfort. It was a place where they left the playroom a mess, spilled juice, left a trail of discarded things after school, and took hundreds of photos while living out special moments. As a child, it was the place where she had *lived life*. When viewing the homestead as an agent in 2019, she became keenly aware that her parents' home was a multi-million dollar piece of real estate.

• • •

"Now that I'm older, I appreciate how my parents modeled humility," smiled Kersten. "No one would assume I grew up living lavishly or having that type of lifestyle. We would travel across the country from Friday through Sunday and show back up to school Monday morning without a second thought. We had opportunities to experience and enjoy amazing things, but we never felt that we were different than others. My parents mastered the art of spoiling us without letting us become spoiled."

Although it was emotionally challenging to sell her childhood home in 2020, the experience of working in the luxury market gave Kersten a fresh viewpoint on her own place in the real estate world. Clients looking for luxury homes had different expectations than first-time homebuyers because their primary objective was quality, not affordability. She started changing her marketing to rebrand herself as a Luxury Property Specialist through her creative lifestyle campaign. She used captivating photoshoots to showcase how a life of luxury isn't stuffy or unattainable but approachable, imperfect, fun, and even messy, just like it had been for her.

Kersten found
herself effortlessly stepping up into
a market that
others found
intimidating
because she
had been



there herself and knew how to relate. Kersten transitioned to Corcoran Reverie in 2021 and has been thrilled with its professionalism, superior marketing systems, and growth opportunities. She feels that Reverie has a fresh, warm outlook on what luxury truly means, and their objectives align cohesively with her goals.

Kersten has lived in Destin for eight years and feels as though she is officially established in the community. She is proud that Destin is competing with some of the top destinations around the country, which is a true credit to the community! Destin's respect and honor for military personnel and families are extended to vacationers and people in the workplace. A stranger coming into the community to visit or stay will feel that they belong as much as a local, which is one of the *ultimate* luxuries.

Purchasing or selling a property can be one of the most significant moments in someone's life, and Kersten prides herself on becoming a positive part of someone's story. Most of her clients turn into great friends, and she stays connected with them through lunches or small gatherings. She also likes to invite clients to join her in enjoying community events.

Kersten stays focused on serving, not on numbers. Selling \$7M in the first quarter of 2022 doesn't mean as much to her as the 14 families she has been honored to serve. She loves giving back to her community by continuing to coach youth volleyball. Though she wouldn't announce it publicly, she has often chosen to give her stipend to local teachers or other athletes in need of scholarships in the community. She and her children, Linley (age five) and Jackson (age two), love going to the beach and have visited every park in the community. With Ryan absent due to military service for six to seven months of every year, Kersten's life is all about consistency and developing relationships both in and out of the workplace. She loves her community and is honored to help it grow. "I focus on the progression of house, home, and then community," Kersten said. "Whether a house is a primary or secondary home, and regardless of price point, people want to know that they *belong*. Most buyers want to find a property that feels like home because residential real estate is mostly about families. I guide my clients into finding a house that will become their home, and then I guide them into becoming an active part of our community." I focus on the progression of house, home, and then community.

36 • June 2022









- Polymer clay statement earrings
- Unique handmade gifts and art prints
- Custom watercolor house and wedding dress portraits











Make the most of the Emerald Coast

At Capital City Home Loans, we understand how competitive it is for homebuyers in today's market. That's why we offer exclusive mortgage financing programs to help our clients stand out from the crowd. When you need an experienced lender who knows what it takes to accomplish your homebuying goals, Capital City Home Loans is the right choice.



Lisa Canup Mortgage Consultant O: 850.402.7982 C: 850.509.3810 lcanup@cchl.com lcanup.cchl.com NMLS #451774

Call Today!



116 M.C. Davis Blvd. | Suite 301 Santa Rosa Beach, FL 32459 850.391.0003

cchl.com f 💿 in 💆

Equal Housing Lender @ NMLS ID#75615



