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Tips to keep your **LOAN ON TRACK!**

As your lender, AFN is required to provide updates on all critical financial documentation that is over 30 days old prior to your closing. So whether you're buying a home or refinancing your current mortgage, please keep the following documents on hand as your loan is being processed.

✓ **Weekly Pay Stubs -** Originals or print online from employer's website. Make sure to send these in PDF format

✓ **Changes to Employment Status -** i.e. new employer, change in employment field. There shouldn't be any changes to employment during the loan process. If there is, please let your loan officer know immediately

✓ **Monthly Bank Statements -** Originals or print online from bank's website

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✓ **Notify your AFN Loan Officer** immediately if receiving "gift funds" as part of your down payment

✓ Should you **receive and/or deposit sums of money over $500.00,** alert your AFN Loan Officer immediately.

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- Copy of Bonus Check
- Copy of Tax Refund
- Copy of Insurance Settlement
- Gift letter with a copy of the check and deposit slip

To ensure that your loan processes quickly it's important not to do anything that significantly changes your overall financial picture.

X Don't change jobs/employers during or up to 30 days after your closing without consulting with your AFN Loan Officer to determine the impact on the approval of your loan.

X Don't make major purchases before closing. The purchase of a car, appliances, electronics etc., may change your ability to qualify for your mortgage loan.

X Don't open any new lines of credit or take on any additional loans. This includes cosigning a loan. If you do so, be sure to contact your AFN Loan Officer to find what documentation is required and what the impact would be on your loan approval.

X Don't open/close/transfer funds on any of your asset accounts before checking with your AFN Loan Officer. Verifying documentation is required by law for any changes to your assets. (i.e. Selling off stocks and depositing cash into a saving account.)



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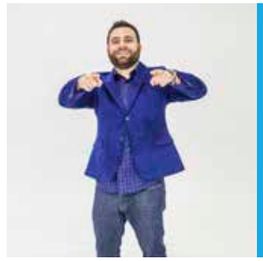
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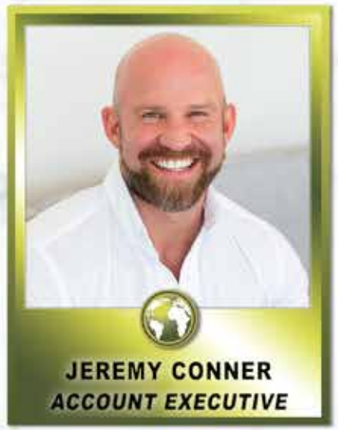
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10. Mow the lawn
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How to Turn a Magazine Into A Badge of Honor

Welcome to the 2022 Orlando Real Producers Community

TO RECEIVE YOUR 2021 RANKING, TEXT "RANK" TO 407-505-5194

We're pleased to bring you the 62nd edition of *Orlando Real Producers*. As always, this magazine is provided for *free* exclusively to the top 500 [traditional] residential real estate agents in Greater Orlando (defined as all of Orange, Osceola, and Seminole Counties, as well as South Lake County, and select zip codes in Polk County)

If you're reading this, then CONGRATS!
Every February, we update our mailing list to include our (estimated) top 500 real estate agents in Greater Orlando from the previous year based on sales volume. If you're receiving this publication for the first time, it's because you cracked the top 500 list for 2021, so congratulations! Last year was an absolutely record-breaking year in Central Florida real estate, and you were in the top < 3% of agents.

**Although our list is never perfect, we do our best to ensure accuracy and proper inclusion. If you think we've missed out on, or overlooked anything or anyone, feel free to email us at Info@OrlandoRealProducers.com.*

For those of you who have been receiving this publication for a while, it means you've consistently ranked within the top 2.5% of Orlando's real estate industry, or run a top-notch brokerage in the area with agents in that percentile. We hope you'll be proud to receive this exclusive publication, attend our events, and connect with the other top producers.

In case you're wondering, all of the agents featured are based solely on nominations and featured completely for free (there's no "pay to play" for articles).

This publication and community are being provided to you *free of charge* as a top producer in real estate. There's no cost of membership, no "catch" nor anything to sell you...

The cost of producing, printing, and mailing each newsletter is covered by the advertising partners, as well as our social events are not-for-profit either (sometimes we charge a nominal entry to donate money to charity).

If you're ever in need of top-notch services, we hope you'll turn to our partner index for recommendations, as each has been thoroughly vetted, and contributes significantly to help produce the *Orlando Real Producers* platform. Our partners can be found in the index of this magazine, or by emailing us at Info@OrlandoRealProducers.com

Again: All of our events and the publication would not be possible without the support of our amazing advertising partners who you'll find within these pages.

The events and publications are designed to increase social connections between top REALTORS® and top affiliates so that the best of the best can grow their businesses together. It is our goal that the events create a culture where there is no "hard selling" but a culture of relationship-building on a more intimate level.

We run four major socials annually and have 11 sessions of Masterclass Orlando slated for 2022, as well as a few pop-up events sprinkled throughout the year. Keep your eyes out for emails from Info@OrlandoRealProducers.com, and text invites to our major events. You can also make sure to follow **ORLANDO REAL PRODUCERS** on Facebook so you don't miss out on anything!

Last year alone, we ran 11 sessions of Masterclass Orlando (eight live, three virtual), three top 500 parties (Courtyard 390, Big Storm Brewing, and Tin Roof), and four happy hours and published 12 magazines. In the process, we raised about $35,000 for eight different charities too! (BASE CAMP Children's Cancer Foundation, Wounded Warriors, Bobby's Bandits, Edgewood Children's Ranch, Give Kids the World, Angel Wings International [Haiti], Breast Cancer Research Foundation, and ORRA Foundation)

Connecting With Our FB Group:
If you're new to our community, please join our group on Facebook. It's called "Orlando's Top 500 REALTORS® (Hosted by *Orlando Real Producers*)." Here we share referrals, ideas, updates, and invitations to our exclusive top agent events.

Mark Your Calendars:
We hope you'll join us for our next social events which are slotted for May 11, September 8, and [either] November 10/ December 1 (to be announced)

I'd tell you about our "A Toast to the Top" event on March 3 at Citrus Club, but by the time you receive this magazine, it'll likely be over...

We'd Love to Hear From You: If you have any questions, suggestions, thoughts, ideas, feedback, or simply want to reach out, feel free to text us on "The ORP Line" at 407-505-5194.





Yours in Success,

Aaron Ludin
Founder/Publisher,
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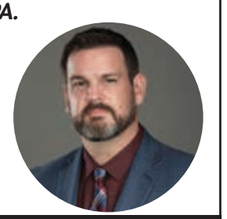
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Addie Owens:

"DOING WHAT MATTERS"

2020 RALSC President, 2021 RRC Florida President, Beverly Carter Foundation President, and more...



Addie Owens' leadership resume is nothing short of impressive. She's the Principal Broker and CEO of Touchstone Real Estate and Touchstone Real Estate Schools. In 2022, she's the President of the Residential Real Estate Council, Florida, the President of the Beverly Carter Foundation, a Director of the REALTORS® Association of Lake and Sumter Counties, and sits on the Lake County Board of Adjustments. Addie's list of past leadership accolades is just as impressive; she was the 2020 President of the REALTORS® Association of Lake and Sumter Counties and was a 2021 Florida REALTORS® Director and NAR Director. She's an active REALTOR®, a public speaker, an educator, and a business owner. She's a devoted mother and a lover of all things Florida.

So how does Addie manage to fit so much into her daily life?

"Coffee. Wine," she answers with a tongue-in-cheek laugh. Then, in a more serious tone, "You make time for the things you feel passionate about. I enjoy what I do — all of it — and therefore, I make the time for all of it."

We sat down with Addie to get her view on Florida real estate and what it means to be an industry leader.



Q&A with Addie Owens

Orlando Real Producers: What is the biggest lesson you've learned in leadership?

Addie: They've all been very humbling. Most members don't appreciate most of what we do, and we do it, anyway. I'll be honest, the leaders that came before me, I didn't know or appreciate what all they were doing, but they did it, anyway. It's the nature of our business. You just trust that the leadership is there, and they can trust that it's there because of leaders that care — with care and concern for the consumer and care and concern for fellow agents... I think the most impactful lesson for me is that what I'm doing matters, even if nobody sees it, that my efforts make a positive impact on our industry. You show up and do the work.

Orlando Real Producers: Tell us about your work with the Residential Real Estate Council.

Addie: I serve in two different capacities for RRC. On the National Board of Directors, where we decide the direction the organization is going, we make decisions that affect our 30,000 members. That's the easy job. Then, I'm the Florida state president, and that's a lot more involved. Our primary focus is to promote the RRC and the CRS designation. We have two primary cornerstones of RRC — education and relationships — both of which are crucial to success in real estate.

Orlando Real Producers: And you also work with the REALTORS® Association of Lake and Sumter Counties, right? Tell us about that.

Addie: Currently, I'm a Director. I was their 2020 pandemic President. Prior to the pandemic, we had not ever delivered even one minute of online education or offered virtual assistance to our members. In January, when I saw reports coming out of China, I thought, 'We need a plan ASAP. Both our CEO and myself were new to our roles at that time, and both brought with us a total of zero hours combined in pandemic planning. It was critical in those moments to keep our egos in check, remain open minded, and [remain] innovative. By the time March 13th came around, we had all of our tools in place for both governance and operations. Our staff executed the plan flawlessly, and our association continued to serve our members without interruption. Today, as a board we remain committed to finding new and better ways to serve our members, building on the progress we were able to make during that time frame. • • •

> **I think the most impactful lesson for me is that what I'm doing matters, even if nobody sees it, that my efforts make a positive impact on our industry. You show up and do the work.**



• • •

Orlando Real Producers: What do you think the future of Central Florida looks like?

Addie: We are poised for such rapid growth. I feel like we're kind of in a choked position right now. When you see the issues we have ahead of us —right now, it's housing inventory. We have so many people moving into the state. Once the pandemic hit and states were on lockdown, people flooded here. They were looking for more than just a house; they were looking for freedom. They were looking for a way to provide for their families. That amplified and escalated the housing shortage issue. Even when that subsides, when we finally have enough units, we have another issue on our hands, which is roads and transportation. We have a mass amount of people coming in, and where are we going to put them? I think the real estate industry is going to be self-sustained for a long time, but we're going to need to see some changes in local leadership decision-making in regards to roads and transportation infrastructure.

Orlando Real Producers: What does life outside real estate look like for you?

Addie: I love the beach, love the boat, and I love my family. My husband and I live in Lake County with all of our parents. My daughter lives in Colorado, my son and future daughter-in-law in California, and I'm a new grandmother. When I fly across the country to see my kids, I stop in Colorado to see my daughter then to California to see my son. I take my work with me, and that's the luxury of real estate. I employ tools and resources to make sure I have everything I need to get my job done and make my family a priority. I'm constantly in motion.

Orlando Real Producers: What keeps you in Central Florida?

Addie: The versatility. I'm a nature girl. I like to be out on the water, out on the lake, out on the ocean. I love to hike. There is so much outdoor activity, and we also have nightlife and theme parks. Even the landscape is diverse — mangroves and seagulls and ocean then granddaddy oaks and beautiful trees and pastures inland. We're so blessed to have such diversity in our daily lives.

Orlando Real Producers: As we close, what is one final message you'd like to share with readers?

Addie: Pay closer attention to what's going on in our industry because it's not guaranteed that it'll be here forever.

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A LEADER IN THE MAKING

partner profile

By **Zachary Cohen**
Photography by **Diana Montoya,**
Celebration Title Group

When she embarked upon a career in the mortgage lending industry in 1999, Jody Seltzer was unaware of the impact that her chosen career would have on her life. She began as a 20-year-old single mom, overwhelmed with the prospects of raising her newborn.

"I was going to college and financially needed to do something different," Jody remembers. "My best friend's mom had been in the mortgage and title industry for many years and suggested I get a job in mortgage."

Jody's friend knew someone looking for a receptionist and lined her up with an interview.

"So I said okay. It was $6 an hour. I was like, 'What's a mortgage?' But I took it with the prospect of building a career."

THE EARLY YEARS

As a receptionist, Jody quickly learned that the real estate business is all about relationships. When families would come into the office, she'd find herself playing with their children or asking about their lives. She intuitively understood that buying a home was a monumental time.

Over the next five years, Jody experimented with positions in all facets of the mortgage industry. After exploring different roles, she determined that sales would be the best fit for her.



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"Operations was great, but all these salespeople were doing what appeared to be focusing on the people aspect of the business," Jody reflects. "I said, 'I want to do that. I want to build relationships with clients.' I realized sales was where I needed to be."

BEGINNING AGAIN

Jody steadily built her sales business for the next five years. And then, the market crashed. The mortgage industry, in particular, was thrown into chaos.

"Everyone in mortgages was very displaced. The industry fell apart."

Luckily, Jody was connected with a new opportunity.

"My same best friend's mom, Karyn, was working for a title company that dissolved. She bought the company, and she said, 'Why don't we open a branch in Orlando? It'll be yours to grow.'"

Jody accepted. While many of her friends and colleagues questioned her decision to open an unknown title company amid a recession, she was determined and driven.

THE ROAD TO CELEBRATION

Jody helped grow Security First Title through 2013, when it was sold to a large national brand, Sunbelt Title Agency. She stayed with Sunbelt for six years.

In her time at Sunbelt Title Agency, Jody learned a few things about her skills and preferences. She was challenged in a hyper-corporate environment and strived for a more growth-oriented, creative approach. When she was passed over for a leadership position, she was finally determined to make a change.



"I do not like change. I love stability. That was a hard moment for me to have that realization," Jody says. "But I knew I was meant for more. I knew I was meant to lead."

A CULTURE OF CELEBRATION

Jody had been following Celebration Title Group on social media, and she was intuitively drawn to their culture.

"There was an alignment with who I am," she explains. "I never looked at another company. I reached out, expressed that I was thinking of making a move, and I was introduced to Amanda Douglas, the CEO. We had one meeting, and it felt like the right place for me."

Jody was drawn to Celebration Title Group for their culture of personal development, people over profits, and of course — celebration.

"We provide an experience for our clients. We are a true partner to our agents. We believe in our people, and we pour into them. This is a company where you are not a number. We care about you. We don't focus on profit. We focus on, how do we design an industry-leading mentality and do the right thing? We make closing a magical moment for people, and that's what was missing in the industry. People save their whole lives to buy a house. They should be celebrated at closing. We live and breathe the celebration experience from the way we answer the phone to the way our offices look," Jody explains.

Jody has grown tremendously from when she started in the mortgage industry as a mere 20-year-old. As she looks ahead, she envisions many more years of growth and success at Celebration Title Group.

"This is my home. This is where I need to be. This is how we can make a difference in people's lives. That's the celebration experience."

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cover story

By **Zachary Cohen**
Photography by **Ryan Keller**

Amy Kidwell

with Preferred Real Estate Brokers

HEART AND HOME

For many, moving is an exciting time. New beginnings bring a sense of adventure, anticipation, and growth. For others, moving can be challenging, heartbreaking, and stressful. After spending her entire life living in Virginia Beach, Amy Kidwell found herself torn by her family's 2015 relocation to Florida. She remembers the decision as "heartwrenching."

Amy grew up dancing at her mother's studio and became a performer as an adult. She worked at her mother's studio for eight years before opening her own studio, Wilkins School of Dance, in 1992. Amy ran that studio for twenty-two years, right up until the point where she and her family were ready to fly south.

In Virginia, Amy was home. She was rooted. She was comfortable.

"So to me moving and finding a new home, a new nest, it's a big deal," Amy says. "I'm a creature of habit."

BEGINNING AGAIN

In 2015, Amy arrived in Florida. Despite the longevity of her studio in Virginia, she had no desire to open another dance studio. Instead, she was excited to stay at home with her four children and enjoy the riches of her new home state.

"Even though I was sad to close the studio, I had no desire to open another one. There was a lot of heartache there. I had to close something that had been my life's passion and purpose," Amy reflects.

After about a year at home, another career opportunity evolved naturally. Amy and her husband had a new construction home built, and there were several other homes for sale in the same neighborhood. When some friends wanted to relocate to the same area, Amy began texting them videos of homes in her development, allowing them to see the homes all the way from Las Vegas.

• • •



"I was in flip flops, a t-shirt, hair in a ponytail, and I was showing them the house. And that happened several times. I'd send them homes in different neighborhoods too, and those videos got passed around. The response I got from that made me think maybe I can do this as a REALTOR®."

STARTING ON THE RIGHT FOOT

A family history of entrepreneurship combined with her own decades of experience owning a business prepared Amy well. She began developing a business strategy well before getting licensed. She had a logo, a business name, and a marketing plan ready to go. While real estate may seem very different than owning a dance studio, Amy's experience proved a valuable resource.

"For anyone involved in performing arts — it's such a game-changer. When you perform, you're used to being in front of people, interacting with them, and connecting with them. You're putting yourself out there and people are viewing it. It's a bit vulnerable, but with experience, you get more comfortable," Amy explains.

Amy was also confident in her ability to succeed independent of traditional strategies used by her first brokerage. Rather than following the script laid out by this first brokerage, she discovered a more natural way that was authentic to her.

"I knew who I was and understood what would and would not work for me," she says.

Amy's strategy worked. She had a strong year one, and her business has continued to grow since. In 2021, Amy closed 90 transactions as an individual agent. Her business continues to be centered around videos and creative marketing.





> "I want anyone welcomed into my Heart and Home family to be loved, to find their new nest the same way I did mine. I love my families. They matter to me."

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HEART AND HOME

Amy's real estate business is aptly called Heart and Home Orlando. Family is at the center of everything she does — both professionally and personally.

"In creating my business plan, I knew I wanted to put the heart before the home. The name and logo developed naturally from that. On our logo, the house is inside of the heart. I come at this from a human perspective, not a transactional one," Amy says. "I want anyone welcomed into my Heart and Home family to be loved, to find their new nest the same way I did mine. I love my families. They matter to me."

Amy's children are now 27, 25, 19, and 16, and she and her husband, Eric, are firmly rooted in Florida. Although Amy remembers coming to Florida kicking and screaming, The Sunshine State is now home.

"I like the new lifestyle. Walking around the neighborhood, enjoying the things Florida has to offer — that's fun. It's become home, for sure. My clients can see I was someone who came in tears, scared to death. I hope that seeing me love it as much as I do gives them hope that it will be the same for them."





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Roberto Aponte

with Compass

rising star

By **Zachary Cohen**
Photography by **Shay Walker**



NEW BEGINNINGS

Roberto Aponte spent the final eight years of his two-decade-long sales management career with the popular clothing brand H&M. During those years, he lived across the Eastern Seaboard, from the DC Metro area to southern Florida.

"I started in DC and lived in Orlando, Jacksonville, West Palm, Miami, Miami Beach, Atlanta, Virginia Beach, Richmond, and ended up back in Washington, D.C.," Roberto reflects.

After living in the South for a number of years, one winter back up in Virginia left Roberto and his partner, Daniel, in search of a new home base. The winters were harsh, and they desired the warmer weather and easeful lifestyle of places like Florida.

"Daniel and I got together and discussed where we wanted to go. We knew we didn't want to be up north, so we looked back and reflected on all the places we lived over the last seven years. And we decided the place we were happiest and liked the most was Orlando. We could see ourselves here long term."

Roberto put in his notice and left his 20-year career in the rearview mirror.

New Beginnings

Professionally, Roberto turned his attention directly toward real estate. It was something he was long interested in, and his new beginning in Orlando offered the perfect opportunity to start fresh.

"It came to the point where I found I was working really hard and making other people a lot of money. So I decided to gamble on myself and us as a couple. I decided if I'm going to work really hard for someone, it should be for us."

As Roberto launched his career in early 2018, he felt prepared. He was heeding the advice of those that had come before him. He sold an investment property to put some savings in his back pocket. Still, he was surprised.

"I knew the first six months would be tough, but man oh man, was that first year harder than I ever could have imagined. I went from a district manager making a six-figure salary to my first year my 1099 was maybe $18,000."

• • •

Roberto's peers congratulated him for his successes, but he was confused. He thought, "If this is amazing, am I doing the right thing?'" Roberto knew he had to improve.

"Nothing comes without hard work, and I knew that. I reflected on my daily activities. I went from doing seven sales for $1.7 million to selling $6.5 million my second year. I just never gave up. I was persistent and diligent in my efforts. I was doing what I know how to do — to relate with people, work with different personality types, and sell. I continued to have faith in myself and us as a team."

Turning the Corner

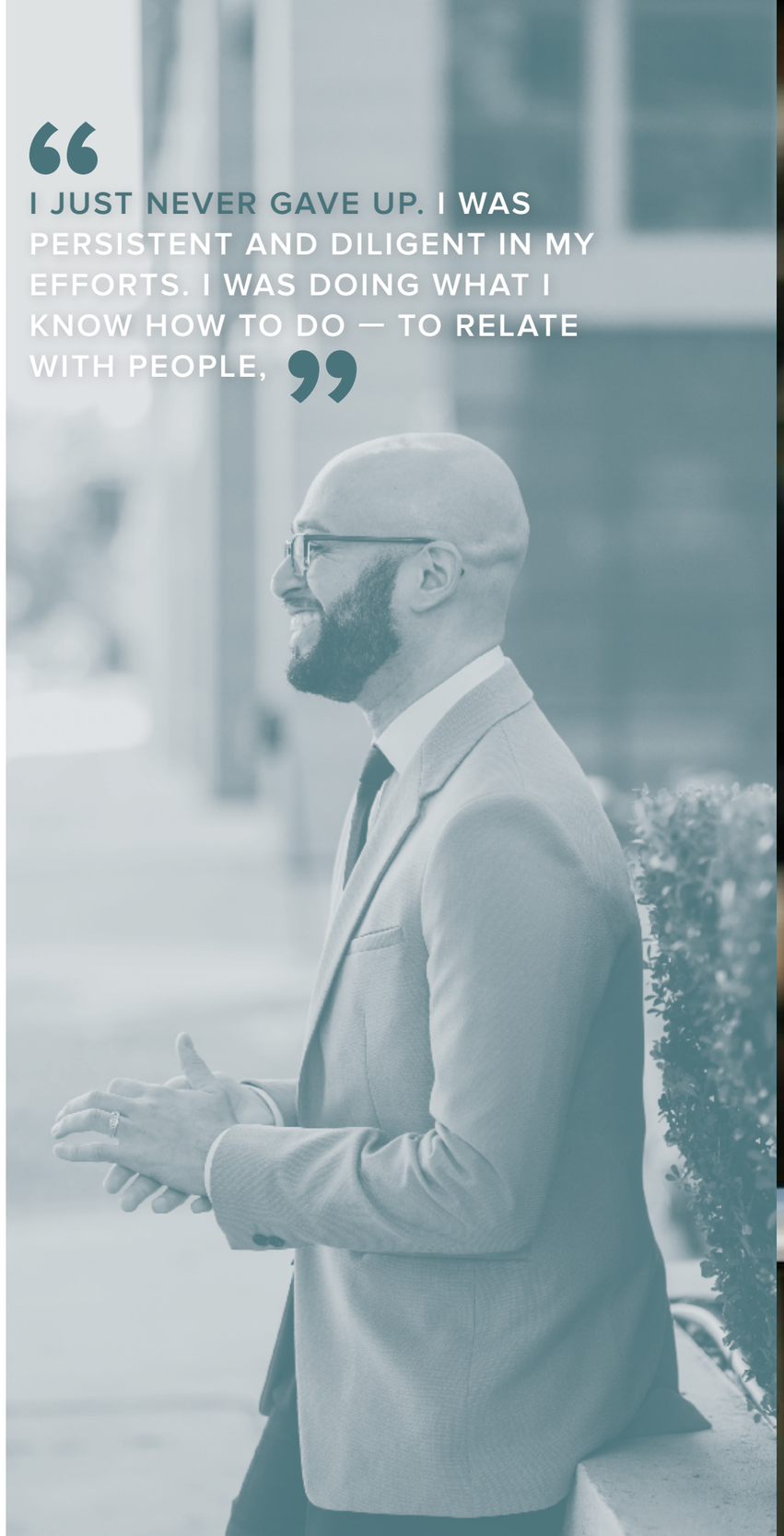
From day one, Roberto intended to grow a team, and in 2019, that vision became a reality. Today, the team includes Roberto, four agents, his husband, Daniel Ramos (marketing director), and his admin, Jackleyn Torres. In 2021, the group transitioned to Compass and closed $20 million.

As Roberto looks ahead, he envisions continued growth and expansion into other Florida cities like Miami and Tampa.

"I knew eventually what I wanted to do was have a team. My background is sales management — coaching, developing, and helping people grow. That's where my passion lies. That's what I'm committed to."

Beyond the Office

"Real estate is life right now. I have a 17-year-old son. Danny and I have been married going on four years and together going on 12. So much of what we do revolves around our business; there's not much else. Now that the business is growing, we hope to travel a little bit more and enjoy the fruits of our labor a bit more."



> "I JUST NEVER GAVE UP. I WAS PERSISTENT AND DILIGENT IN MY EFFORTS. I WAS DOING WHAT I KNOW HOW TO DO — TO RELATE WITH PEOPLE,"



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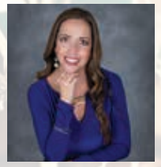
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PAMELA SYVERTSON & VERANDAH PROPERTIES

sponsor spotlight

By **Zachary Cohen**
Photography by **Jocelyn Espejo**

ON THE FOREFRONT OF AN INDUSTRY



"I've been working in single-family property management for more than half of my life now," Pamela Syvertson begins.

Pamela began her career in property management when the industry was just finding its footing. While property management is a big business today, in the mid-90s, Pamela remembers a different situation.

"Back in the day in Orlando, there were maybe five companies that specialized in property management. No one really 'wanted' to do it. It was considered second-class to specializing in sales," Pamela says frankly. "Every salesperson looked down on the field and what it meant to work with tenants rather than buyers."

Yet, Pamela always held a higher vision. From the first days of her career, she recognized the opportunity and the complexity of property management — and she committed herself to being at the forefront of a burgeoning industry.

Filling a Niche

By 2003, Pamela founded Verandah Properties. Her company was the answer to the problems she witnessed within the industry.

"There was no college degree that you could obtain in property management. The industry had just become out of necessity. People in sales would participate in helping someone buy an investment property but then who would manage it?"

Over the years, Pamela helped guide the Orlando property management industry towards more recognition and professionalism. She was one of the first members of NARPM (The National Association of Residential Property Managers) an organization that has worked to create and elevate industry standards.

"Today, it's a lot different," Pamela continues. "We are one of the original local property management companies. Right now, we are witnessing a lot of venture capital-backed companies coming in from all over the country, and it's disrupted our industry a bit. Their goal is to build the largest portfolio possible and sell it out. Quality service is not what they are focusing on, it's quantity only. We continue to provide the highest quality service, but when you have these big companies coming in and focusing on the bottom line, the quality of the industry overall suffers and once again erodes our industry's value and reputation. Verandah Properties is a locally owned property management company that represents quality and professionalism and always will."

Partnering for Success

Pamela has seen many REALTORS® agree to manage properties for their clients — but she believes that's a mistake. She believes that the complexity of property management lends itself to being handled by a professional. She also thinks REALTORS® are unnecessarily risking their relationships when they agree to manage their client's property.









"A lot of REALTORS® who try to get into the property management side don't realize it's more than managing the four walls. There are processes. You have to the maintenance, continually address liability avoidance, keep up with laws, the tenants, the owners, the vendors, etc — there's a lot tied into the experience itself. It's never-ending," Business Development Manager Natalie Genao explains.

Pamela notes that in addition to ensuring that tenants pay rent on time, Verandah Properties ensures that the property itself is well maintained. There's nothing worse than a property that falls into disarray due to a neglectful property manager. Verandah Properties is proactive with inspections.

"One false move or bad decision that a well-meaning REALTOR® may make for a client when managing a property may ruin that relationship for good. So why take that chance?" Pamela adds. "I don't think people realize how complex it is. We can be the liaison," Pamela adds. "If a REALTOR® turns over a referral, I want them to know the property will be maintained, their REALTOR® will be in the loop, and when the owner is ready to sell, it is referred back to their agent. That's their sales client.

"REALTORS® staying in their lane is smart. Referring property management clients to a true professional will ensure that the property is maintained and the owner client is happy."

The Experience Makes the Difference

Pamela has now been in the property management business for nearly 30 years, and that experience gives her a unique edge when working with agents, owners, and tenants. She is continually working to be an industry leader in integrity, transparency, and service.

"What makes us different? The leader, myself, has over 25 years of experience, which is very rare in this industry. It's a culmination of long-term professionalism, and more than anything, I have figured out how to make property management relatively pain-free," Pamela explains.

As Pamela looks ahead, she envisions many more years of property management success. She is focused on refining processes, developing better systems, and of course, caring for her clients.

"We have to pivot as the industry changes, and I don't know what that looks like. But we've been strong leaders for a long time, and we won't be going anywhere.'

Verandah Properties LLC is a full-service Central Florida-based property management company. For more information, please visit www.verandahproperties.com.







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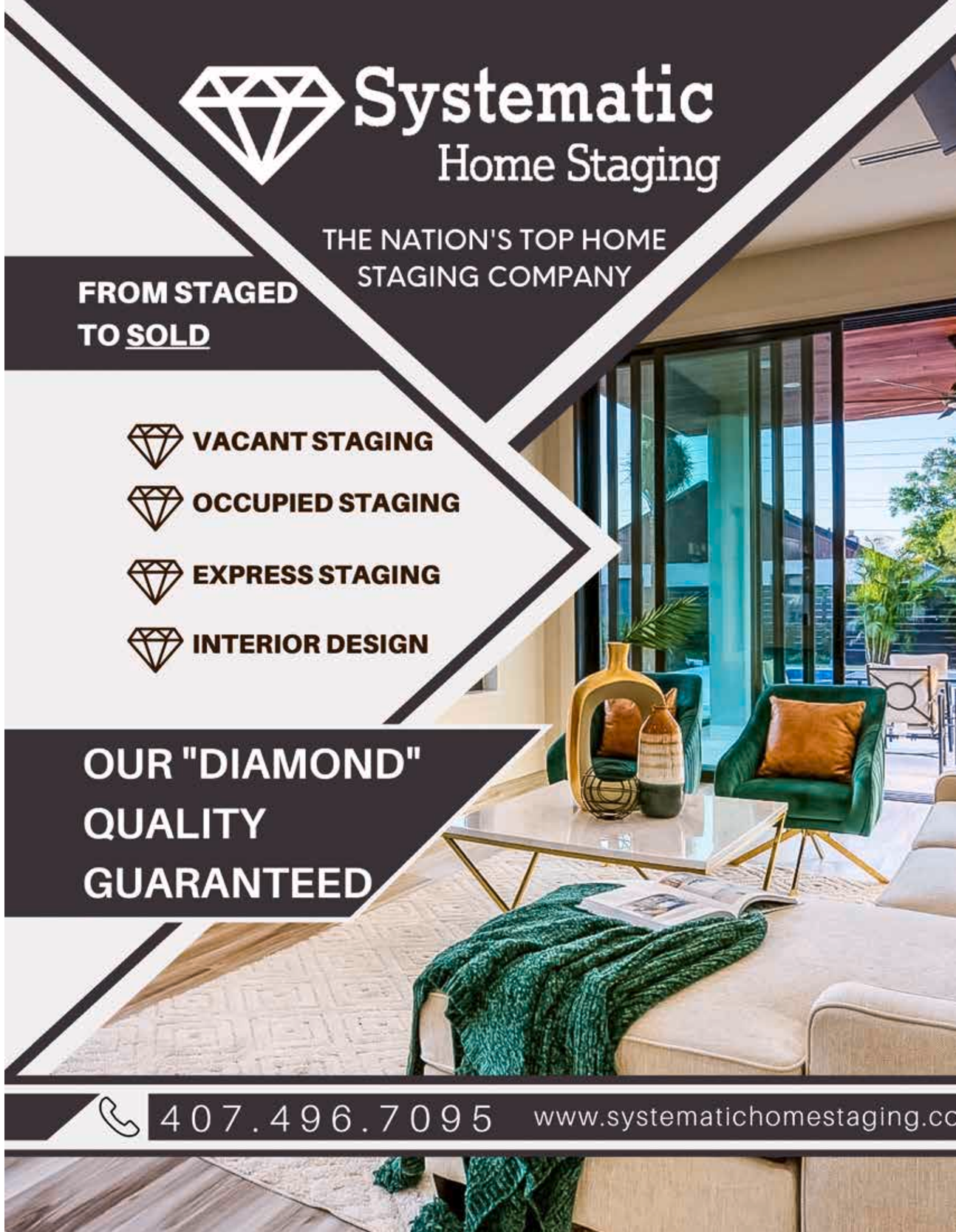
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QUANTUM LEAPS: GROWING BY $10M+ EACH YEAR

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Over 200 agents attended live and virtually, and we raised $1,040 for BASE CAMP Children's Cancer Foundation through ticket sales. With that money alone, BCCF can feed a full, quality dinner for 100+ local families fighting children's cancer. Thank you to everyone who attended!

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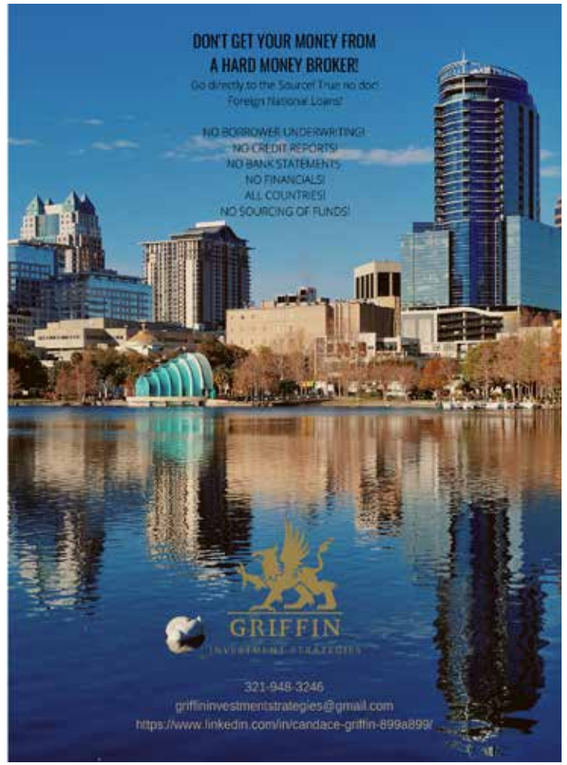
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*Anita Zhou is also a David Weekley Homes Team Member

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