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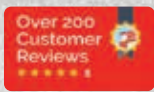


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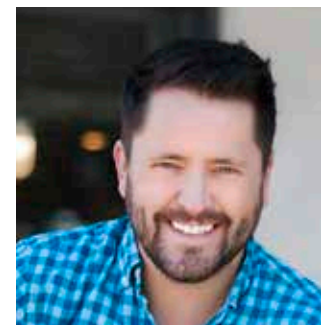
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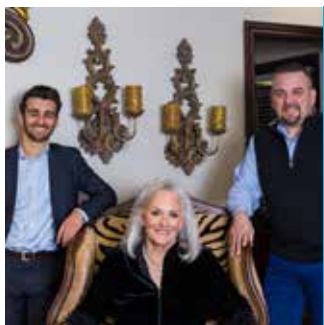
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# COLETTE NAFF

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**“People often come to me for advice – the old and the young, I didn’t understand it at first, until I realized God gave me the gift of being an effective problem solver.”**

In 2013, Colette Naff went on a camping trip with her daughter’s sixth-grade class. She recalls engaging the students in a conversation about what type of job they wanted to have when they grew up. Little did Colette know that that conversation would be the impetus for her to understand her own career path.

Since the age of 15, Colette has worked in sales. By 19, she was working for Sprint, where she remained for eleven years.

“Sales – that’s all that I’ve ever done,” Colette says. “Every job I’ve worked in was in sales.”

Colette has always been drawn to sales for its flexibility, merit-driven reward system, and the impact that she’s able to have on others’ lives.

“There’s something about serving people, helping people with their needs,” she says. “I enjoy doing it, and I’m good at it.”

Colette was happy in her work at Sprint, but something was missing. On that camping trip, her desires came squarely into focus.

“It came to me: real estate,” Colette smiles. “I didn’t have any friends or family in the business, although one of my hobbies during my free time was to look at open houses on the weekend.”

Colette purchased her first home at 19. In the years since, she had referred several others to her real estate agent. Many friends came to Colette for advice about homeownership, but until that camping trip, she had never considered a career as a real estate agent.

“Upon returning home, I immediately started Googling to see what was involved in becoming a real estate agent, how long the classes were, and how much it would cost. As soon as I got back from my camp, I called my real estate agent, Christy Hawkins, and told her the exciting news that I wanted to become an agent and needed info on classes.”

Christy informed Colette that she would check on classes and get back to her. But Colette couldn’t wait for a return call. She got in her car and drove to the office to inquire directly, where she discovered that there was a class starting the next weekend.

“The cost was \$500,” Colette recalls. “I immediately wrote the check.”

Colette jumped into real estate full force. She passed the test and immediately went to work. “I remember being in the office with some other great agents. I would continuously look at the stats and their production level, strike up a conversation whenever possible to see what I needed to do.

“I remember an agent telling me that if I expected to cap, I couldn’t be in the business part-time. This business was for full-time agents, and part-time will not do well or be able to cap,” Colette continues. “When she told me that, that just gave me more motivation to prove her wrong. I set a goal for myself to cap my first year in real estate, and if I did, I would quit my full-time job.”

Unsurprisingly, Colette managed to cap that first year while continuing to work full-time at Sprint. “I showed homes on lunch break and used PTO for training, inspections, etc. I found a way to get it done,” Colette beams.



Colette kept her promise to herself; after one year, she left Sprint. She left a guaranteed \$60,000 per year salary for the great unknown – and her passion.

“That was the scariest decision I ever made,” she admits. “I had family counting on me. But I felt that when God gives you a vision, you have to be obedient, so I went all in.”

“I felt that when God gives you a vision, you have to be obedient.”

UNWINDING GENERATIONAL “CURSES”

Growing up in Oklahoma City, Colette’s parents worked blue-collar jobs. While they supported their family, there was always a big question hanging over their heads: Would they get laid off? “It was always a worry,” Colette recalls.

“I always saw that possibility that we may go without something. Not having their own company inspired me to become an entrepreneur. I wanted to do something not tied to someone else having a say over my job.”

Colette’s parents owned a home, but were not financially independent. When she approached adulthood, Colette was passionate about raising the bar for her family.

At 17, Colette got pregnant.



“My goal is to break generational curses with homeownership within the black community.”

RESTING IN FAITH

“I’ve always been a go-getter,” Colette smiles. “I enjoy challenges. I enjoy meeting and exceeding goals, especially when others say I can’t. I like to make money, and I enjoy giving.”

In real estate, Colette has found the perfect career. It allows her to meet her personal goals and help others along the way. She has continued to stoke her love for coaching others, as well. She’s a consistent top producer, and the last few years she’s been recognized as a top local Keller Williams agent for GCI (Gross Commission Income) and homes closed. She’s averaging around 55 sales per year.

Still, success means much more than monetary abundance for Colette. “Success, to me, is being able to provide for my family. Being able to provide to my church. Being able to give any time I see fit. And being able to vacation without struggling,” Colette explains.

Colette and her husband, Rodney, have two children: Shamiah and Rodney, Jr. “My daughter has been working with me since age 15,” Colette says. “She is now a freshman in college at the University of Houston and still works part-time as a transaction coordinator.”

In the coming years, Colette hopes to continue to build out a team.

“I got pregnant with my daughter my senior year in high school. She has a lot to do with my path of success and work ethic,” Colette says.

At the time, Colette was running track and was set to attend college with an athletic scholarship. When she got pregnant, her scholarship - and her hopes for a college degree - vaporized.

“I lost my scholarship,” Colette recalls. “I had to make up my mind as to what to do. I didn’t want to be a statistic. I wanted to make sure I had a good life. I wanted to make sure that my daughter was taken care of. My goal is to give her everything that anyone has with a two-parent household.”

When Colette started at Sprint, she made \$10.15 an hour. The company offered bonuses, and Colette made sure she hit every single one. She started off in an apartment but soon was able to purchase a home. Colette worked her way up the corporate ladder to become a supervisor and found a love for coaching others along the way. Eventually, she maxed out her potential at Sprint, which is when real estate came knocking at her door.

Today, Colette’s family continues to be the primary driving force behind her success. “My goal is to break generational curses with homeownership within the black community,” Colette declares.

“My goal is to do 75 homes this year. I’m looking to build my investment portfolio, and my goal is to purchase 10 investment properties,” Colette explains.

As Colette looks back on the path that led her to where she is today, she can’t help but feel incredible gratitude for the gifts she has been given. Her faith -- in God, and in herself – continues to light her way.

“Everything about my faith is a part of my business,” Colette smiles. “It all started with God giving me the vision to actually get into real estate. I was praying on this for a few years, wanting to work outside of call centers. So when I made that decision to quit, it had everything to do with my faith in God. He gave me the vision, and I trusted. I knew that this was something that God wanted me to do.”





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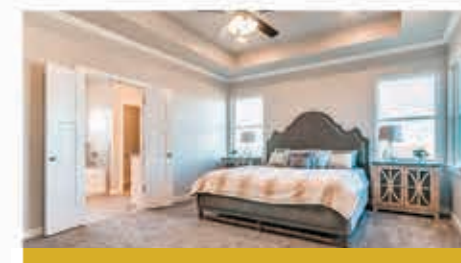
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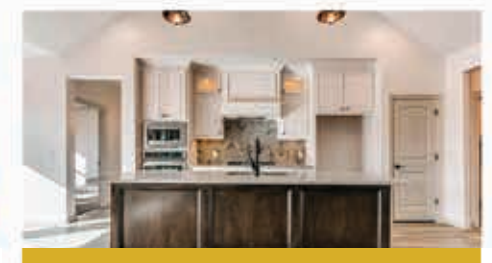
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# MARK HOLLAND

Edmond Store Manager



## BREWER CARPET ONE THE FLOORING EXPERTS

Thirty-seven years ago, Brewer Carpet One was born in Edmond, Oklahoma. Locally owned and operated since its founding, the company has grown from one location to a staggering thirty locations in six states. In Oklahoma, Brewer Carpet One has locations in Edmond, North Oklahoma City, South Oklahoma City, Yukon, Enid, and Stillwater. Their growth, however, hasn't diminished their dedication to small-town values; the Brewer Carpet One team has not forgotten its roots as a local staple.

### BIG STORE PRICES, LOCAL SERVICE

"It's a testament to our success and integrity that we've become a national brand," Edmond Store Manager Mark Holland explains. "It has increased our buying power to provide good pricing and service to clients. We can compete with big box stores and continue to provide local service."

Brewer Carpet One has been the Oklahoman's Reader's Choice for the Best Carpet Store a staggering 16 years running.

"We are your neighbors. We work and live in your community and understand your needs. So you can expect integrity, the very best personal service, value, and warranties," Mark smiles.

With highly trained sales professionals on the showroom floor, you can count on Brewer Carpet One to provide expertise in their field. They are able to guide customers through their easy-to-understand selections and work with them to create inspiring flooring solutions.

"We offer industry standard for beauty, style, and quality. In fact, every floor we offer has more than surpassed our own high standards of performance and comfort. Flooring is our first language."

Brewer Carpet One offers numerous varieties of flooring for homes, from carpet to hardwood, tile to luxury vinyl, and even laminate. Their company also provides quality installation for every product they offer.

"We believe in flawless execution every step of the way, so our work continues even after you've left the store. We are experts in flooring installation, and we stand behind our work with a 'Life of Floor' warranty. After all, this is your home we're talking about."

### LEADING THE FLAGSHIP STORE: MARK HOLLAND

Thirteen years ago, Mark Holland was in the midst of a career in the restaurant industry. He had been a manager at different country clubs but was looking for a change.

"The restaurant business is a grind. I was working six or seven days a week and wanting more time with my kids," Mark explains.

Mark's uncle was golfing buddies with Tom Brewer, the founder of Brewer Carpet One. Tom's name was passed along to Mark, the two sat down for an interview, and as Mark says, "the rest is history."

Mark has stayed with Brewer Carpet One for over a decade, not because he has to, but because he thoroughly enjoys his work. The company has supported him, and in turn, he's happy to go to work for them each and every day.

"It's a good company to work for," Mark says. "They take good care of the employees. The hours are flexible and money is better as well."

Mark has four children; his oldest son and daughter are in the Marine Corps and his youngest daughter attends Oklahoma University. His youngest son is in eighth grade. "Just one left in the nest," Mark laughs. In his time away from work, he enjoys relaxing, which for him, generally involves playing golf, pool, darts, or foosball.

### PREFERRED FLOORING PROGRAM

Brewer Carpet One has made a name for themselves in the real estate world by offering what they call the Preferred Flooring Program. Designed specifically for the real estate industry, the Preferred Flooring Program offers agents a multitude of benefits to help in selling properties faster and helping clients understand the costs of a potential upgrade.

#### Free in-home consultations and guaranteed same-day estimates:

Brewer Carpet One will come to your house to consult on how new or repaired flooring will help sell your home faster.

#### One-hour restretch or repair:

Brewer Carpet One will perform a one-hour repair or restretch at no charge to either the seller or the new buyer, if needed.

#### \$100 cleaning voucher:

Brewer Carpet One will give \$100 to put towards any carpet cleaning that may be needed before you list your home, or before the buyer moves into a new home.

#### 20% off for homeowners or buyers:

The homeowner or buyers will receive 20% off all materials purchased.

#### Priority Installation:

When you select from Brewer Carpet One's wide array of in-stock flooring, you will be put at the front of the list to ensure you are installed promptly. Brewer's wide selection of hardwood, tile, stone, carpet, and luxury vinyl tile will give you plenty to choose from.

#### Six-month, no-interest financing:

For those sellers that would like to make their home a little more sellable, Brewer offers 100% financing of the balance for six months, interest-free through Synchrony Bank.

#### Transferable warranties for your buyers:

On all purchases made in an effort to sell a home, Brewer will have all warranties for product and installation transferred to the new buyer.

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#### BUILT ON VALUES

Real estate transactions are ever-complex. There are a dizzying array of checklist items -- and, for better or worse, any single one of them has the potential to make or break a deal. Having partners in all sides of the business, from inspections to roofing, flooring to HVAC, is critical. Mark Holland and the Brewer Carpet One team not only understand their role but are well-prepared to step up and be the partner that real estate agents - and clients - need during the critical moments of buying a selling a home.



Mark believes that there is only one way to do business – with integrity. He won’t stand by anything less.

“We are honest and transparent,” Mark explains, “We don’t sugar-coat things and are straightforward with clients.”

“As long as you do what you say you are going to do,” he continues, “that’s the best business practice, and what people can expect from us. We work hard. We have integrity. It may sound basic, but all I’m trying to do is be a good person. I’m faithful in personal life, and I’m faithful in business.”

For more information, please visit [www.carpetone.com](http://www.carpetone.com).



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By Zach Cohen

JAY SHIPP



**“We tell the truth. It’s a simple strategy, and it works.”**

Everything that Jay Shipp does in business centers around his values. As a man of faith, he believes honesty must take precedence over profit. It’s a belief that’s common among all the employees

at Ambassador Roofing and Construction, and a standard each of them applies with whomever they conduct business.

“We’re a relationship-oriented roofing company in a world of ‘doorknockers,’” Jay says. “The importance of real estate and insurance professionals to our success is immeasurable. In this



Ambassadors: Heath Miller, Alex Bolerjack, Scott Campbell, Jay Shipp, David Smith, Elaina Smith, Tim Robertson, and Tristan Wilson

market, we must demonstrate competence and integrity, or we’re finished before we start.”

Jay does things differently in his attempt to separate Ambassador from the distrust associated with the roofing profession.

“It requires a holistic approach,” he says. “Everything – hiring practices, pay plans, training, personnel policies, sales techniques, you name it – they all have to be designed to discourage the predatory behaviors common to the industry.”

**INTEGRITY FIRST**

Jay believes his hiring practices are the critical first step in developing a culture of honesty.

“I don’t hire roofing salesmen and try to teach them ethics. I hire ethical people and teach them roofing. I couldn’t care less if our employees come from a construction or sales background. Good hearts, good minds, and self-discipline – that’s the target. I can teach the rest.”

“Of course, that kind of thinking reduces my sales volume, but only in the short run. I’m playing the long game, anyway. I want my employees to be honest, happy, no pressure salespeople that are pleasant to work with.”

“I’m proud of the team we’ve put together. I work in an office full of people that are resolved to do the right thing. And I’m proud that when they go out to meet REALTORS®, insurance agents, homeowners, or whomever, that they are the kind of people that are shaping the public’s opinion of my company.

“It sounds cheesy, but I actually look forward to going to work in the mornings just so I can be with them. I can’t imagine having to work with some of the knuckleheads that have knocked on my door and tried to sell me a roof,” he laughs.

**HONEST OPINIONS**

What seasoned REALTOR® hasn’t had a deal jeopardized by incompetent, dishonest roofers? Those who are solely motivated by profit, con-

sistently overstate damage, unsettle buyers, create headaches, and kill deals. But, profit should never be a factor in assessing roof damage.

“REALTORS® don’t have time for the nonsense,” Jay says. “They need fact-based assessments from professionally trained inspectors with enough character to look past the money for the truth.”

At Ambassador, that’s what you get. Ambassador is one of very few companies in the area that require each of their sales representatives to become HAAG Certified Roof Inspectors for both residential and commercial roofs. This is the same training that many insurers require of their adjusters.

“Common training doesn’t guarantee roofers and adjusters will always agree on damages,” Jay says, “but common standards reduce the frequency of disagreement and help resolve differences quickly. This is especially important for REALTORS® trying to meet hard deadlines.”

Jay warns against what he calls “the myth of the big, bad insurance monster.”

“Don’t buy the hype,” he argues. “Insurance adjusters aren’t looking for ways to deny claims. Most of them are good, conscientious, responsible people that are more than happy to pay for legitimate ...



...

damage. Insurance companies are not the problem: unfounded claims are the problem.

“Sure, every roofer disagrees with an adjuster from time to time,” he admits. “But if that’s the norm and not the exception, the blame points more towards the roofer than the insurer.”

#### REAL ESTATE ROOTS

Jay’s path to the roofing industry took many turns. He started out in heavy construction as a teen and during the college years “...which lasted more than a decade,” he laughs. After a brief stint as a draftsman with an interest in civil engineering, his focus shifted to business with multiple roles that blended sales, management, finance, and insurance to one degree or another. All of which, Jay says, helped him become a better roofing contractor.

During the finance segment of Jay’s career, he worked for a mortgage company where he originated and processed mortgage loans. That time heightened his awareness of what goes on behind the scenes of a mortgage transaction. It made him sensitive to the pressure real estate agents, title companies, and homeowners endure as closings approach. Jay thinks that experience helps him serve his REALTORS® better as a result.

“Angst and uncertainty are already at play as buyers and sellers approach closing dates. Real estate agents don’t need me to make things worse by making the roof a bigger issue than the real estate transaction. They need me to understand my role as a ‘bit player’... not the lead.”

Jay adds, “The agents that work with me know I’m happy to be just that. They know I’m not going to whip buyers or sellers into a frenzy. They know I’ll respectfully step into or out of a transaction to maintain calm. The ones that work with me regularly know I’ll even take a loss from time to time to help keep a deal together. I’ve even been called to closings to sew up deals that were unraveling at the closing table.”



#### BEYOND BUSINESS: FROM FAITH TO FAMILY

Jay attends church at Oak Hills in Edmond. “We’re not setting attendance records by any stretch, but our church is full of character... and characters,” Jay grins.

“We’re still small enough to be able to eat dinner together each week – kind of like the old church socials. The world moves so fast these days. I really like being able to look across a room and see older ladies talking to my girls or look in the gym and see fifty-year-old wannabe athletes shooting baskets with my boys. The cross-generational interaction between young and old is so hard to find anymore. It seems like people are being herded into groups. I really don’t want my kids’ mentors to be other teens. Oddly, those Wednesday nights with all of us “old people” seem to be the only nights the kids don’t mind turning off their screens.”

At home, Jay and his wife, Traci have six children: Eli (14), Kodie (14), Dillan(13), Emily (13), Jenna (10), and Deacon (9). Jay attributes both his hearing loss and inability to retire to his children, but “they’re worth it – maybe – I think,” he winks.

“I got lucky on the wife pick,” he adds. “She’s the girl that keeps me sane when the world is out of control and the same one that drives me crazy when it isn’t. Every guy needs a girl like that. She’s my best friend and my biggest fan, or at least she says she is. In the end, she makes life fun and worth living. A lot of guys I know can’t say that. After sixteen years, I’m still thinking, ‘I won.’”

Looking ahead, the future is bright for Jay and Ambassador Roofing and Construction. They’ve doubled their business every year for the last three years, and now in 2020, they are on track to do the same. Growth is strong, and their integrity-driven approach is proving to be a winner in the real estate marketplace.

*Ambassador Roofing and Construction provides commercial roofing, residential roofing, roofing inspections, re-roofing services, and storm damage related services in central Oklahoma. For more information, please visit [www.ambassadorroofing.org](http://www.ambassadorroofing.org).*



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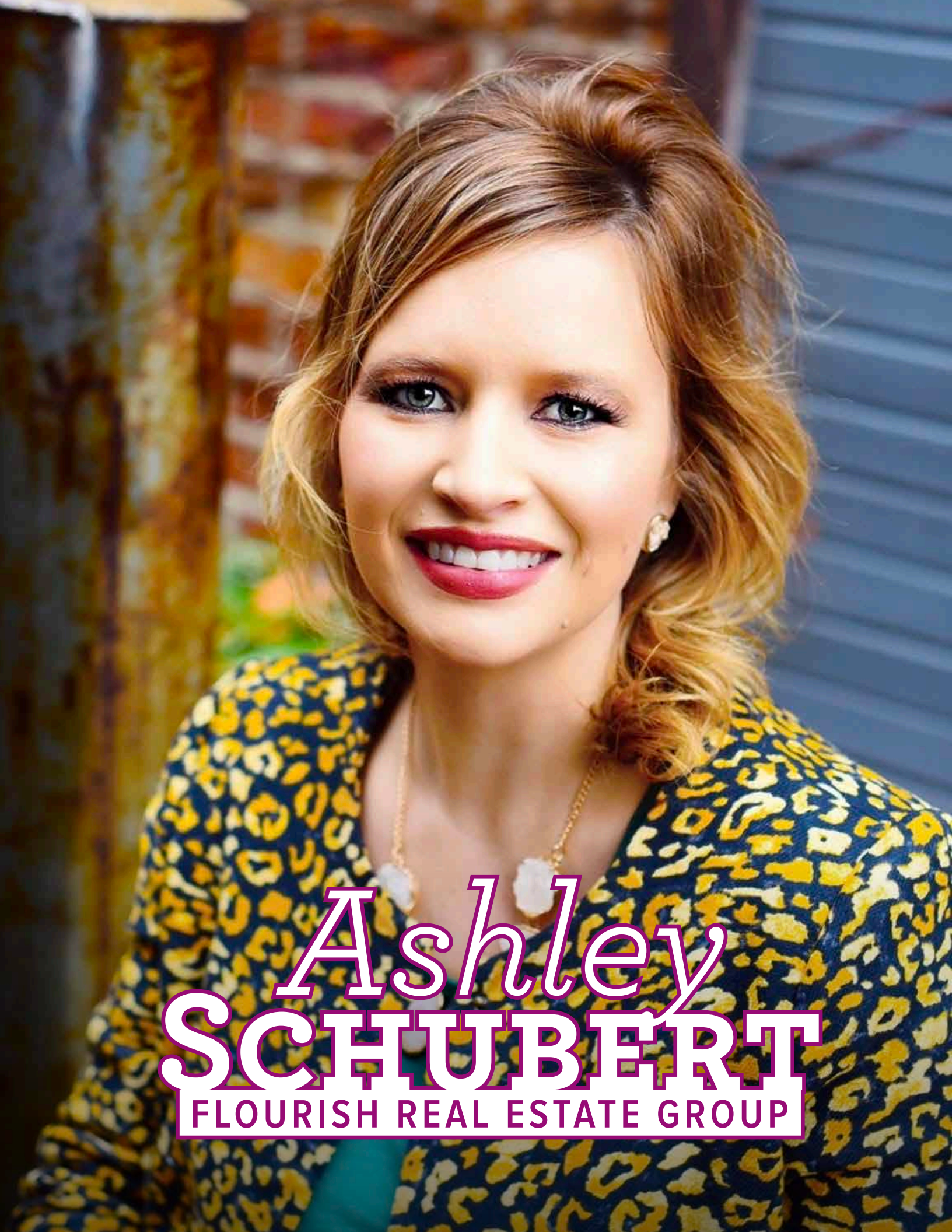
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## RAISING A BUSINESS AND BABIES



**Writing this book was in my heart long before words went down on the page. The words flowed easily once I began writing because I had lived every word I wrote and had experienced every emotion that comes from raising a business and babies.**

When I was 40 weeks pregnant with my first child, I took my real estate exam. Crazy, I know, but crazy is kind of how I do things. After passing my test and having my first child, I went back to my regular 9-to-5 job in the oil and gas industry and was laid off 30 days later. At that point, I took a part-time job until I could get my real estate business up-and-going. That only took about 3 months and I was ready to break free and go into the business full time. So there I was a brand new mom, a brand new REALTOR®, and everything to lose.

Thankfully, my business took off rather quickly and I was able to start putting closings on the board. My second child came along only 15 months after the first arrived and there I was with two babies under 2, a busy Real Estate Business, and plenty to do to prove I was worthy to be in this world. My husband also started his own business during this time which meant we were both consumed with building businesses and I have also knee-deep in diapers! In 2014, I won the Oklahoma City Metropolitan Association of REALTOR® and it was in that moment, I felt like I had made it. I was legit and I was now ready to move forward and start my own team. The Ashley Schubert Team began in 2014 and I hired my first assistant brought on new agents. I was green and fresh, but I was also eager and determined. I worked hard and I cared about people.

I had my third baby and continued to work, show and sell, and never ever took a maternity leave. I worked

constantly and always felt like I had more to prove. This was a major part of my success and what drove me to do more. After I had my fourth, it was time to consider a change from working for another brokerage. It was time to start my own. I joined forces with my friend, accountability partner and fellow REALTOR®, Niki McClain, and we formed Flourish Real Estate Group.

Flourish is all about empowerment, encouragement, and education. We are a dedicated group of Real Estate Professionals who love what we do and our focus is on so much more than real estate. We want our agents to be highly trained and professional but we also want them to be charismatic and have high standards.

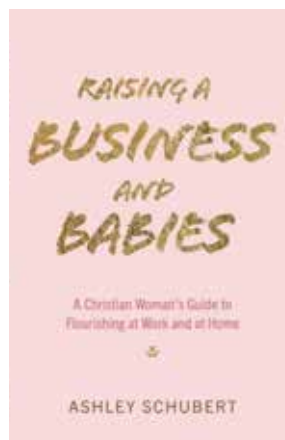
My first book, Raising A Business and Babies was released in May 2019 and at this time, has now sold over 1,000 copies. It is filled with stories of my laughs, stories, and struggles. I wrote it out of places of happiness and out of places of despair. God literally took me through the trenches while writing it and through that, I was able to incorporate some poetry and put my feelings on the pages of that book. It's filled with encouragement and hope for all moms and women who are trying to balance home, work, and life!

Being a mom and working is truly a crazy endeavor but I wouldn't have it any other way. It's draining yet fulfilling. Hard but amazing! It's important to have standards in place to make sure your home is running efficiently so that your business can also run flawlessly. It's a balance, it's a juggling act and it takes a while to find your harmony. But it's worth it. It's all worth it.





Now, as I am about to have my fifth baby, I am determined to take a little time away. I finally feel like I have nothing to prove. I finally feel worthy to be in this industry. I finally feel confident and comfortable with where I am. It's still a struggle and being an Enneagram Type 3 (Achiever), it probably always will be. But, here I am, still learning and growing. Giving myself some grace. Living in the moment.



At this point in my life, I am focusing on being all-in with my kids, leading in the areas where God has me. I released my first devotional in December and it is available on Amazon. It's called "30 Days to Shine" and is an easy to read a short book with verses, stories, and encouragement for each



Ashley Schubert and Niki McClain, Co-Owners and Co-Founders of Flourish Real Estate Group

day! My next book will be released later this Spring and it is titled "Over-Rated" so be on the lookout. I am now speaking at Women's Ministry Events, Business Meetings, and Conferences, and I feel so confident and in my sweet spot when doing these special engagements! I am also offering business coaching for the first time. I am still selling a lot of real estate and I am as happy as ever to be working with my clients and believe strongly in my mission statement: "Changing Homes Changes Lives." Flourish Real Estate Group is flourishing and we are so excited about the future potential of our brokerage!

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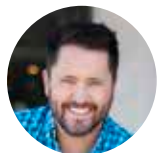


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►► industry updates  
By Wayne Salmans

# THRIVING IN A COVID-19 MARKET

## THERMOMETER OR THERMOSTAT?

***“The only constant is change.” - Heraclitus***

The last weeks and months have been a bit like riding a goat through a tornado while being handed a crying baby... will doesn't even begin to describe it. And your people need you to lead them through this storm.

Being in charge means your decisions impact your entire organization. Being the head of your household means you're responsible for the welfare of your family. As a leader in any capacity, you have a choice to make: Will you be a thermometer or thermostat?

A thermometer simply tells you the temperature around you, whereas a thermostat dictates the temperature.

So, you need to decide which you will be. Are you a “freaker” or a leader? A freaker looks at every random thermometer and freaks out at the numbers—the highs, the lows, the discrepancies. A leader decides to be a thermostat and set the temperature.

Yes, there will be struggles. Yes, you should expect change. And yes, there may be outright chaos. These circumstances can be viewed as negative pressures, or you can join the small group of us that choose to see trials as a catalyst for progress.

### 6 KEYS TO BEING THE THERMOSTAT

#### 1. Look for opportunities.

Massive wealth was built during the great depression by those few who chose to look for, and find, the opportunities. What opportunities are being created?

#### 2. You are a self-fulfilling prophecy.

There is massive evidence to support the belief that what you think you will find... is exactly what you find. Believe you will find ways to thrive or believe this is the end. You get to choose the outcome of each adventure.

#### 3. Set the tone.

More than ever, it is necessary that you set the tone for your team. The words you use, the energy you bring, and what you choose to focus on will have a profound effect on the success or failure of your team. Be intentional and communicate with clarity.

#### 4. Keep calm and carry on.

In our current environment, sticking to the fundamentals is more important than ever. This is not the time to slow down on lead generation or stop exercising. This is the time to double down.

#### 5. Focus, then refocus.

Nothing is gained by focusing on what you can't control. Without fail, you will find that winners focus on what they

can control. What is within your control? What is your next right decision?

#### 6. Thrive where others just survive.

You have survived all the other stuff that's been thrown at you over the last two decades. It's your time to thrive, to lead with purpose, to create the world you want. CHOOSE TO BE THE THERMOMETER.

### ADVICE ON THRIVING IN THE NEXT SEVERAL MONTHS

“Let's show buyers and sellers why now is that perfect storm to take advantage of this volatile market. Interest rates are stupid low, so first-time buyers have significant purchasing power. Homeowners who don't want to sell should get with our preferred lender to do a refinance or maybe even a cash-out to pay off debt.”

“Our agents are empowered to educate clients on the best options for now and the future.”

“Talk about the opportunity vs. the outcry. Help people understand what they can leverage for a great deal!”

“Keep doubled down on your foundational business practice.

“Spread care and compassion by being helpful at open houses: provide hand sanitizer and wipe down sign-in surfaces.”

“And talk about rates. Money is almost free right now.”

“Double down on managing distractions during business development hours.”

“Make it a COVID-19 Free Zone from 8 a.m.-12 p.m. Seriously, no discussing it, no reading about it, no tweeting about it. Build the bunker around you required to advance your goals proactively. And enlist support from those around you.”

“Control what you can control. There is no need to panic.”

“We've lived through Y2K, the Swine Flu in 2008, and SARS.”

“Head down, focus on capacity, and relationships. This is a spectacular opportunity to take more ground while your competition freaks out. Step up your game personally, as a team, or as an organization.”

**WAYNE SALMANS** is an author, speaker, and business coach. In the past decade, he has coached and trained over 5,000 entrepreneurs, awarded 30 under 30 by REALTOR® Magazine, and ranked one of the top coaches in the world. His passion is to help real estate business owners build, grow, and scale their business—faster and with fewer bruises. [www.TheHeroNation.com](http://www.TheHeroNation.com)





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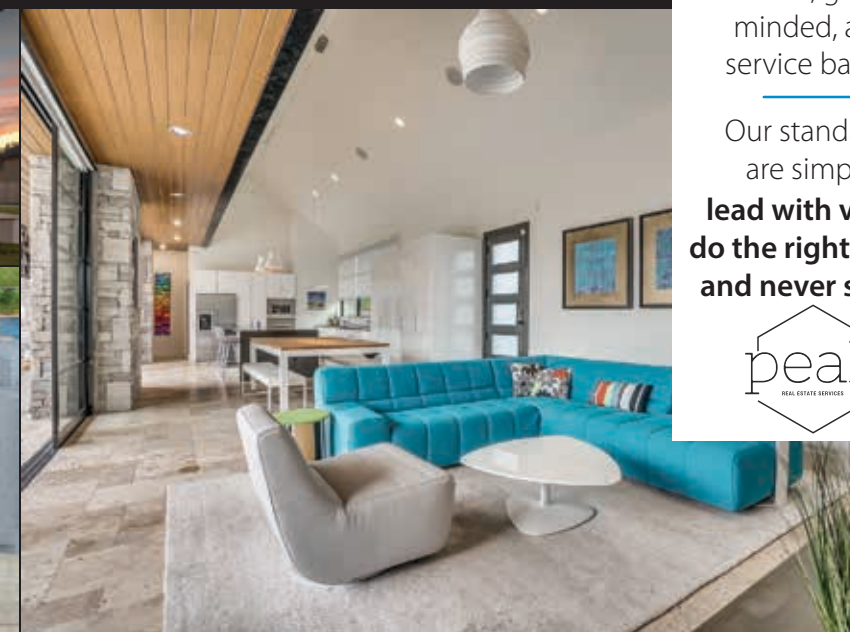
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► celebrating leaders

By **Zach Cohen**  
Photos by **Carrie Sharp**

# MARIANA LLOYD, BEN FLOYD, AND REX FLOYD

525 REALTY GROUP

## Three Generations Strong

“On her desk, in Mariana Lloyd’s office is a sign that reads ‘Never, Never, Never, Give Up.’ It serves as a reminder to her that life is what you make it.”

### WHERE IT ALL BEGAN: MARIANA

Mariana Lloyd’s story begins across the country in Long Beach, California, where she was born. Her mother, however, was originally from Oklahoma, and when Mariana was six years old, the family moved back to the Sooner State, where Mariana has been ever since.

In Oklahoma, Mariana’s father landed work in the post office, and later as a chemical engineer. Her mother was a hairdresser and worked from home so that she could care for Mariana and her siblings.

“I never thought I would ever own my own company,” Mariana admits. Little did she know about the success that her future would hold.

At one point, Mariana considered going into the armed services to get an education but ultimately decided against it. Instead, she got married. After being married only a few months, she took a real estate class at Central State University (now UCO). She remembers her Professor, Dr. Gray, saying that only 1% of the class would ever do anything with their license.

Mariana’s license was placed with J.D. Sapp, one of the local Real Estate Commissioners, and two years later, she got her broker’s license. She worked her way up from office staff at Shaw Associates Architects to Executive Director of the Central Oklahoma Chapter of the American Institute of Architects, where she stayed for over a decade. Ben, her only child, was born a year before she joined the AIA.

Working many hours during the week and on weekends, Mariana would bundle Ben up and take him to the office with her. He would be on the floor on a blanket and she would be on the floor next to him going through files.

After 12 years as the AIA Director, Mariana received a call from Caleb McCaleb advising her to apply for the position as Director of Real Estate and Marketing at Oak Tree Country Club, a 1500-acre golf course community in North Edmond. Mariana had worked closely with Caleb during the construction of her new home in Steeplechase.

“I believe my home was one of the first homes built in the development,” Mariana says.

In 1994, she accepted the position. She remained with Oak Tree for seven years, developing and selling homesites as well as creating Oak Tree Country Club Realty in order to sell homes within the community.

In 2000, Mariana developed an elaborate plan to leave Oak Tree and sell real estate with her son. She keeps “The Plan” in her desk and shows it to those she mentors, encouraging them to write their goals down with sensitive timelines. When she looks back on her plan, she has achieved every goal, including finding the exact person to share her life, owning a real estate company, and having the exact number of real estate agents outlined. It is living proof that if you can dream it, you can have it.

### FINDING HIS WAY: BEN

After his parents divorced when he was seven years old, Ben faced a tough decade ahead. Since his mom

was working long hours, he spent most of his time with his grandmother. By 12, Ben was living with his father, who owned an electric motor company. Ben enjoyed learning to work with motors, but life with his dad was hard.

“He was a real good guy when he wasn’t drinking, and when he was drinking, well it was different,” Ben says. “We lived in downtown Oklahoma City, and our neighbors at that time were gang members and drug dealers. My dad would fight with them on a regular basis... Even surviving two drive-by shootings on our house. We had 27 rounds put through the house and we woke up with the entire room covered in sheetrock.”

At that point, Ben returned home to live with Mariana. In high school, Ben found trouble – and a lot of it.

“I got in trouble as many times as I could possibly get in trouble,” Ben recalls. “In high school, I was kicked out of every school I went to.”

When Ben was handcuffed and arrested at Oak Tree -- only eight days after his mother accepted a position to be the Director of Real Estate and Marketing -- Mariana realized an intervention was necessary. By 6:00 that evening, he was on a flight to Kerrville, Texas, where he entered a treatment facility.

...





...

Eventually, Ben finished up school at Edmond North High School. He also met his future wife there, Danielle, who, coincidentally, was born in Kerrville, Texas.

The couple got pregnant with their first child, Rex, when Ben was 17 and Danielle was 15. Two years later, they were married.

“There were a lot of times when I wasn’t good to my wife,” Ben reflects. “I had a lot of growing up to do – and still do sometimes,” he jokes. “She is very patient with me and is an amazing woman.”

Ben did everything he could during this time to put food on the table for his family. He worked telemarketing jobs, turned wrenches at Pep Boys, repaired electric motors, mowed lawns on the weekends, and sold cars.

By the time he was 20, however, Mariana had approached Ben with a proposition. Mariana knew that Ben was struggling to make a living, and she wanted to be closer to her son.

“Mariana called and said, ‘Hey, I’m leaving Oak Tree, and we’re going to start selling real estate, so come with me and let’s do this.’” And Ben did just that.

“At first, I thought I was going to strangle her,” Ben laughs. “we literally split five hundred dollars our first month,” but, by the end of that first year, the duo had sold \$17 million. They went on to build a consistent top 10% real estate business with Keller Williams.

By 2005, Ben opened a full-service construction company and became a licensed home inspector, as well. In 2015 they left Keller Williams on a new adventure and opened 525 Realty Group.

### THREE GENERATIONS STRONG: REX

Rex is still a student, but that hasn’t stopped him from joining his father and grandmother in real estate, completing a three-generation team of real estate agents. Rex is balancing his studies in business and real estate at UCO with his work at 525 Realty Group.

“In 2018, Mariana kind of took a step back from working 80 hours a week to only working 40 hours a week,” Rex recalls. Today, Rex and his dad have taken the reins with Mariana mentoring agents, as well as selling and listing when the opportunity arises.

Rex admits that he “hated real estate growing up.”

“I never wanted to go into it and was extremely resentful,” he says. Real estate ruled his life, from when he could spend time with his dad to what he could post on social media. However, as Rex got older, he recognized the positives of the business. By the time he got to college, he knew he wanted to be a part of the family business.

“Three years ago, I started helping out in the office more... I was around it enough that [Mariana and Ben] were like, ‘You might as well get your license and make some real money in this.’”

In 2018, Rex officially joined the team. The more he’s worked in real estate, the more he’s grown to like it.

### INTO THE FUTURE

Today, 525 Realty Group has over 30 agents, and they are continuing to grow. They have been approved to build a new 5,000 square foot office building at Sooner and Coltrane, overlooking Edmond Golf Course, with a one-year completion deadline.

Mariana, Ben, and Rex couldn’t be happier with their lives. From times of struggle to times of abundance, they are each left grateful for the lives they live. As Mariana says, life is what you make of it.

“It is a dream come true,” Mariana smiles. “I am married to the love of my life, Billy Lloyd; I get to see my family every day, and we have an incredible company. It’s what we prayed for.”

“It’s funny how you ask for things from God, and one day you wake up and say, ‘Wow, we prayed for that and we got it.’ That’s where we are now. We have done exactly what we intended to do.”





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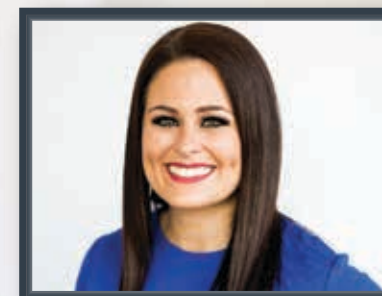
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▶▶ mother's day edition

# working moms

ADVICE ON WORK/LIFE BALANCE

*Happy Mother's Day!*

Being a mom is hard. Being a working mom is even harder.  
We asked you to share some of your best advice on being a working mom.



"I've learned how to draw better boundaries, how to adapt to different personalities and that there is no such thing as 'balance' because things come up all the time. I've learned to be more creative and resilient in situations. I have also been fortunate enough to work with clients who understand and respect family life. Those are my people." - **Richelle Byrne, RE/MAX at Home**



"My children are my why! They are also the reason I strive for a healthy happy medium in working so incredibly hard at real estate and also working so incredibly hard at Motherhood. My numbers tell me how I'm doing in RE. Then some days I get a random hug or dance session in the middle of the kitchen and it's in those moments, I realize I'm not doing awful in motherhood either!" - **Tiffany Elczyn, Prime Realty, Inc.**



"My son Brendon, he is a teenager. We are very close. He is always with me and he has grown up seeing me go to real estate school and now working all the time. He is so smart and I intend on starting to teach him real estate from start to finish so he can know about the business if he ever chooses to work in real estate. He will be my first assistant coming soon!"

- **Sarah Fortune, Chamberlain Realty**



"I work hard to show my daughter that a lady can accomplish all things through hard work and prayer. I can't think of a bigger reason why I do what I do than my little girl."

- **Ashley Smith, Providence Realty**



"God teaches me to have PATIENCE, lots of patience but remember to breathe and enjoy the little things in life! Crazy is good, each day is different so make the best of every situation!"

- **Robin Dennington, Providence Realty**



"Having such an on-the-go career has been challenging at times with two young boys. I know they are watching and they know I choose Real Estate every day because I want to provide them a better future with plenty of opportunities."

- **Meghan Groff, Chamberlain Realty**



"This boy has been my sidekick since day 1! He's been to more college classes and business meetings in his 13 years than most young adults I know. A few Master's degrees later, the sacrifices are paying off. My advice: the time is never 'right,' you just have to do it. That doesn't mean it won't be hard, but choose to grow through what you go through."

- **Sherrie Frick, Red Door Escape Room**



"My favorite job in the world is being their Mom...and now my family is growing! Dylan (left) is my future-son-in-law and I couldn't be happier! My daughter Katie & my son Justin are on the right."

- **Debbie Fiddler, Old Republic Home Protection**



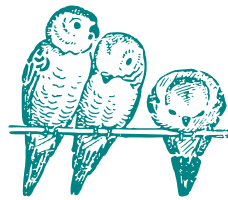
"My best advice is to be empathic, focusing on my personal responsibilities, and letting others help. Try to appreciate the time for what it is; if you are at work embrace some time without the kids where you can have adult conversations. When you are home, have fun playing with the kiddos. Find the silver lining between the chaos. I know that I am lucky that I enjoy being at work and at home with my family."

- **Sherrie Madison, Real Estate Connections Golden Key**



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## Q&A WITH PILAR CIPOLLONE, HISPANIC LIAISON/FAMILY ADMINISTRATOR



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*Promote dignity and hope*

*Support sustainable and transformational development*

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The excitement in the air at our home dedications is palpable. As a volunteer, you have a front-row seat to the transformation in our homeowners, especially the children. The family has a secure place to call home and the children are excited to have a bedroom and a backyard that provides a safer place to play.

Research has shown that decent housing and homeownership improves health, increases children's educational achievement, and strengthens community ties.

### Q&A WITH PILAR CIPOLLONE, HISPANIC LIAISON/FAMILY ADMINISTRATOR AT CENTRAL OKLAHOMA HABITAT FOR HUMANITY

#### Q. What is your role in the organization?

A. My leadership role with Central Oklahoma Habitat for Humanity is one with multiple responsibilities and definitions. Sales, Service, Non-Profit mentality, and a whole lot of caring and educating. When a family comes to me with a need for housing it is our responsibility to listen. Central Oklahoma Habitat for Humanity has many programs it's all a matter of listening not hearing what the need is. Then it is my responsibility as a human to empathize and see where Habitat fits in their life. It could be as simple as fixing a roof, then I educate on our Critical Repair Program. Maybe it's a need for a home then I help them through the process including the organizing of their financial due diligence that in many cases is overwhelming. Once this process is complete, our role includes: home inspections, arranging "ability to pay meetings", amenity and elevation selections, and my favorite part, the actual home dedication itself that includes my responsibility to issue the family a bible for their new home. This final process really moves me knowing that we have added new members to our family and have bettered the lives of children and adults who simply need a hand up and not out.

#### Q. What does your day to day look like?

A. Meetings and more meetings are usually mixed in with my role in the organization within my surrounding community and most of the time organizations that support the community outside of my work hours. Whether it be the Greater Oklahoma City Hispanic Chamber of Commerce, or Suited for Success I always allow time for my family and gym workouts.

#### Q. What personal ties do you have to organizations that you support?

A. Suited for Success, the Greater Oklahoma City Hispanic Chamber of Commerce, La 29 District

#### Q. Why do you believe it is important to support these organizations?

A. Simply put; Help others who need a "Hand Up". I have been blessed with wonderful people that support me and it always feels great to have that support. Why not have others feel that same way.

#### Q. What has inspired you to make a difference in the community?

A. Again very simple. It the human factor. As an individual helping someone who is struggling it is very fulfilling to see them succeed in whatever challenge you are able to help with. BUT! Getting a group of people together with that same "Human Touch Spirit" together to accomplish more helps the community as a whole with more involvement, awareness and ownership. Seeing a child run around in a backyard during a habitat walk through can answer all of this. It is a feeling of a relief of burden. Knowing that this family will be alright today!



#### Q. Who benefits from what I do?

A. Tough question. I guess anyone who asks or is in the need or that I see in the need.

#### Q. Have you experienced a specific moment in your career journey or personal life that motivated you to give back?

A. It's not about me. But as a single mom raising 2 children in a new city it has its obstacles. Overcoming those obstacles is what makes a person who they are. Starting as a receptionist with Habitat and learning and growing with the ability to use my education and knowledge in Real Estate and Mortgage industry, meeting my husband, continuing my education, watching my children grow, and graduate from college and move on to careers in their field of study, I guess it's a combination of it all. People struggle for various reasons. If anything that I can offer can make a difference again "Human Touch" than "Just Do It". Pick up someone, dust them off, fill their belly, keep them warm and dry. Watch it grow.







#### Q. How can top REALTORS® get involved?

A. Simply listen, and ask.

#### Q. What are you most proud of in terms of what you have accomplished through your charitable work?

A. Driving through my neighborhoods and seeing homes with amazing flower gardens, kids kicking a ball in the yard, bicycles in the driveway, holiday lights, and neighbors just talking. This is what it is all about. Mothers with children who months ago had no idea, are now flourishing and the kids are safe. It's amazing what life has to offer, and these families only needed a "Hand Up" to show what they have to offer. It's a better world – family by family, and community by community.

For more information about getting involved with Central Oklahoma Habitat, visit <https://www.cohfh.org>



...

#### Q. If you organize an event for the cause you support: who is in attendance?

- A. 1. The people needing a "Hand Up" let them see how the community makes a difference
2. Community leaders. This opens eyes to a situation and a more political approach to resolution.
3. Friends stick together to help each other this is never a problem with me.

#### Q. What goes into organizing?

- A. 1. Not for Profit "Profit" actions by all people to work toward a common goal
2. Timing of setup, service, breakdown, fund account development, IT, Audio Visual, Catering Food, Location, parking, social marketing, sales, accounting, legal, advertising, donation inquiries.

#### Q. How are your efforts tied to real estate?

A. It's about families, safety, kids and a future. If you can go beyond a salesperson mentality and add a little of the human touch it allows you to make a difference. It may have you work a little harder but as a leader in the real estate industry each transaction is like planning an event. Get the professionals that do what they do best to make a difference not just a sale. It's no longer a job. It's working with that "Human Touch". This is something that goes beyond a home warranty. I do not advertise! No need to, my phone never stops because the word is out that I help not just sell.





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## THE JOURNEY HOME: *From A Small Town Upbringing To Real Estate Success*

Otis Himes's story begins in the small town of Wanette in south-central Oklahoma. The son of a framing contractor, Otis was raised close to the land. His early years were built on farm life; his family raised cows, pigs, and horses and farmed their land for food.

"We had it all," Otis recalls, "...in a way." While Otis's family lacked abundant financial resources, they were rich in other ways – for example, their ability to work the land, provide for themselves, and rest in their values.

Otis began working alongside his father, Earl, in the framing contracting business early on.

"I started working with my dad on the weekends and summer breaks when I was literally old enough to walk," Otis reflects. By the age of 14, he was skilled enough to frame a house.

"It was hand taught - no computers, no calculators," Otis says. During these early days, Otis learned the value of hard work. He's carried those values forward to the work he's done in every stage of his life - from framing to owning his own homebuilding business to real estate.

### ENTERING THE WORKFORCE

As a high schooler, Otis was a standout baseball player. He always took school seriously and wanted to study engineering in college.

"And I always loved architecture and buildings," Otis says. "I loved seeing a pile of lumber sitting on the ground, and a week later, it was a house."

While Otis got a partial scholarship to play baseball at Oklahoma City University, the school lacked an engineering program, and Otis's family lacked the funds to send him to college. In the end, he joined the framing contracting business alongside his father.

After graduating high school, Otis's father's company had moved to Decatur, Alabama, and Otis went out there with him. He stayed in Alabama from 18 to 21 years old.

In 1995, Otis moved back to Norman, where he, his wife, his daughter, and his son (on the way)

set their roots back down where they began. In Norman, Otis decided to found his own framing business, EastBrook Construction.

Otis's father helped him launch the business, setting him up for success with equipment, systems, business leads, and advice. The very next year, Earl passed away after a heart attack.

### SETTING DOWN SOLID ROOTS

While ramping up his business, Otis leaned into the work ethic that he learned as a child growing up in Wanette.

"I wouldn't go out on Friday nights," Otis recalls. "Instead, I would get up at 5:00 am and work on a framing site."

"Ultimately, the biggest thing you learn growing up like I did on a rural farm, you learn that you're not scared to do the dirty work, to do it from the ground up. You're willing to do

whatever it takes to make it. Whether it's to make ends meet or to further business, work ethic just keeps you going," Otis says. "I look back on how hard I worked -- and those are the fondest memories that I have."

With a wife and three kids at home, Otis had the motivation to be more than merely responsible. He excelled at his work.

"I saw the sacrifices my dad made to make sure the kids had everything, and I adopted that for my family," Otis says. "Not just work ethic, but the mindset."

By 2000, Otis felt the itch to move on from framing to homebuilding. By 2002, he partnered with a long time friend, Derrick Willis, to buy lots and build houses. By 2005, his home building business was robust enough to where he was able to leave his work in framing behind.

...







**I started working with my dad on the weekends and summer breaks when I was literally old enough to walk. By the age of 14, I was skilled enough to frame a house.**

...

#### **BROUGHT TO HIS KNEES**

The root of the word humble is ‘humus’ – Latin for ground or earth. To be humble is, quite literally, to be close to the Earth.

In 2007 and 2008, Otis learned the value of humility.

At the time, he was flying high, in both business and life. “I thought I was king of the hill, honestly,” Otis says. “I built a big house in Cascata Lakes and had a lakehouse and a boat and was living it up.”

But in 2007-2008, the housing market crashed. Otis went bankrupt. This all coincided with going through a divorce.

Thankfully, the cause of the divorce wasn’t hatred. “It was two young kids getting married and growing apart as they got older,” Otis says. “It was never anything horrible, and we are still friends.”

Still, these times were trying.

Otis strived to be a family man through the challenge. He and his ex-wife shared custody 50/50, and he let her live in the house

while he rented a home in Moore. Otis picked up odds and ends contracting work to keep himself afloat, financially.

“I was thinking how I was going to restart my construction career - I just had to get squared back up,” Otis says.

#### **RIISING UP: REAL ESTATE**

The idea of selling real estate was brought to Otis’s attention by Richard Whittington, who had been Otis’s real estate agent throughout his homebuilding years. Otis recalls Richard stating, “You already know all about houses, and real estate would be a natural fit.” He was intrigued and decided to get licensed in 2009.

“I did not take it seriously at all throughout the entire course,” Otis admits, “but by the end of ‘09, I realized I was going to have to do something because it had been an entire year of struggle.”

On January 3rd, 2010, Otis received his license and went to work for The Whittington Realty Group. Thankfully,

Otis had a vast network of friends and former clients from his previous work. He was able to combine that with his staunch work ethic and natural affinity for interpersonal connection to achieve quick success.

In Otis’s first year, he closed around \$5 million in sales, and he has continued to grow his business since. In 2019, he closed almost \$18 million in addition to running a brokerage with over 100 agents. Otis’s contributions to the real estate community go beyond his sales numbers, too. He offers support -- both moral and educational -- to up and coming agents, and has a strong connection to giving back to the community.

“I’m most grateful for my family, of course. It’s cliché, but true. Beyond that, I’m thankful for the people I get to work with,” Otis smiles.

#### **FROM HOME BUILDING TO REAL ESTATE: CHANGING WITH THE TIMES**

Otis’s construction background is paramount to his success. When he’s with clients, he can see the

skeleton of the house and educate people on the real condition of the home. He is able to offer a genuine and professional opinion.

Otis has also gotten his personal life back “on track.” In 2010, he met his current wife, Allison. “She is a caring person, and she has a big heart,” Otis beams.

The biggest effect that the struggles of 2009 have had on Otis is increased humility in his life. These challenging times allowed him to look at life – and other people – in a whole different light.

“Prior to that time, I was of the belief that it was how much money you made that made you matter,” Otis recalls. “And since then, it’s totally the opposite; it’s about what you are doing to become who you need to be. Money has nothing to do with it.” Without these challenging times, Otis would not be the man he is today. He’s thoughtful, genuine, and helpful. He takes time out of his day to not only help clients, but other agents.

“I now get enjoyment out of other’s successes – and the biggest compliment I get is how much I have changed,” Otis says. “I’ve received the biggest gains out of the worst situations in the world. I’ve learned you can change who you are, and that’s what I did.”







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