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# ontents Samantha Corrochano

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# **PROFILES**



**Featured Agent Ian Alters** 



Preferred Partner Mike Schwartz Guild Mortgage Company



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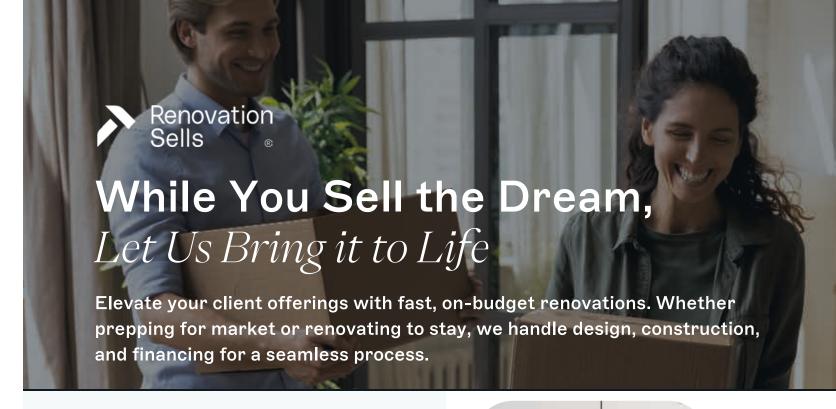
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MAKING CONNECTIONS

Dear Real Producers of Fort Myers,

Spring is in the air... and Mother's Day is just around the corner. This month is the perfect time to celebrate the incredible women in our lives who have given us so much. My own mother, Kim Regenhard, has been a tremendous blessing in every aspect of my life—and an integral part of my Real Producers business from day one. She has supported me, helped at events, and been a familiar, friendly face to many of you. If you've met her, you know how amazing she is! Inspired by all of you, she launched her own home staging business last year—Palm Staging and Design—and would love to connect with anyone in need of top-notch staging services. You can reach her at (612) 840-1534 or visit palmstaginganddesign.com to see how she can help you and your clients give your listings the facelift they need to sell for top dollar.

We had an incredible time in late February kicking off the new year at Margaritaville Beach Resort, welcoming many new faces—including agents who made it into the Fort Myers Top 500 for the first time! We can't wait to see everyone again at our next event in August. In the meantime, I'd love to meet with both longtime and new agents in this amazing community to learn more about you and explore the opportunity to feature you in the magazine. We are so grateful to everyone who has shared their inspiring stories with us, and we hope that with each top performer we feature, you all take away something valuable. At the very least, you'll recognize a few more friendly faces at our next gathering!

Agents, don't be shy—give me a call or text at (239) 290-0692. Let's set up a time to chat about your journey and see if we can showcase your story in an upcoming issue!

Wishing a Happy Mother's Day to all the incredible moms in our Real Producers community—you are truly amazing!

Very respectfully yours,



**Andrew Regenhard** Publisher Fort Myers Real Producers 239-290-0692 andrew.regenhard@n2co.com www.swflrp.com

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# **Health Insurance for Entrepreneurs**

# Making the Right Choice

BY JOE GARCIA

We all know that being self-employed has its advantages and disadvantages. We also understand that being self-employed puts a lot of burden on our shoulders managing the day-to-day aspect of our business. We must understand things such as marketing, finance, investments, and employee benefits. After all, we don't have the luxury of a large company that has people managing each of these important activities individually.

The self-employed are roughly 25 percent more likely not to have health insurance or retirement benefits, but that doesn't mean that they are 25 percent less likely to need these types of benefits.

Independent business owners often finds themselves in a quandary deciding which type of health insurance plans they should consider. Health insurance costs are expected to increase in 2025 as the markets become more concentrated with fewer insurance companies. You may ask why having fewer health insurance carriers matters, and the simple answer is economics, supply, and demand. Fewer health insurance companies in the market means less competition, higher prices, decreased access to affordable health care, and fewer options for the consumer.

If you are an independent business owner and find yourself battling over health insurance price increases year after year, maybe it's time to look at how you are purchasing health insurance. There are several important factors to keep in mind when purchasing health insurance. Here are a few key considerations:

- Your age
- Immediate family health history
- Your marital status
- Covering children or no children
- Your current health history
- Providing insurance benefits for just you and your family or providing insurance benefits for a small business of two to 50 employees
- · Medications you are taking

These are just a few things to consider when strategizing your health insurance options. If you are younger and healthy, you may want to consider a high-deductible health plan (HDHP) paired with a health savings account (HSA). This will allow you to potentially build a nest egg for the future and avoid paying federal tax on income you earn that goes toward qualified medical expenses.

If you have a family with young children or are expecting to add more children to your family, then you may want to consider a more comprehensive health insurance plan and design benefits around co-pays. The most important thing you should consider is the network. You should make sure your providers are in the network and understand what it means if you go outside the network.

As an independent business owner, you should also understand that not all insurance companies are created equal. The insurance companies have different pricing, different variations on how plans work, and different networks. Why is this important to understand? Because more than likely, you will not remain with the same insurance company you started with, and if you are still with the same insurance company, you may be paying too much—or you sacrificed benefits to make the health insurance plan more affordable.

There are many decisions that need to be made when considering health care. For some people, it might make sense to use the marketplace, and if this is the case, then it's important to understand the rules that are set by the government. It also may make sense to purchase the health insurance plan in the private marketplace.

When it comes to choosing your health insurance as a self-employed individual, it's important to explore all your options and select a plan that meets your needs and budget.

# The most important thing you should consider is the network.



Joe Garcia is an experienced insurance and investment advisor representative with nearly three decades of experience. He has been helping clients

and retirement planning since 1996 and specializes in helping the self-employed navigate health care. Joe also provides retirement planning solutions and shows clients how to protect their greatest asset: the ability to make an income.

In addition to being a Navy veteran, Joe earned a Bachelor of Business from Western Michigan University and an MBA from Michigan State University. Joe has also acquired a Certified Long-Term Care designation.

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# THE FOREVER STUDENT

BY JESS WELLAR • PHOTOS BY LACASATOUR

When Ian Alters sets his mind to something, he makes it happen.

A natural student, Ian is the type of agent who thrives on learning, adapting, and refining his craft. He doesn't believe in shortcuts, either — his foundation is built on consistency and a genuine love of people.

"I am always trying to tweak things and make changes to serve my customers," Ian begins. "The better I can serve them and make their experience memorable, we know the money will come naturally."

## **Embracing Change**

In February of this year, Ian took another leap of faith, co-founding his own real estate team, Palm Coast Luxury, alongside his brother, Devin. The duo had previously been part of another team, but their quest for knowledge and drive to evolve led them to branch out and create something of their own.

Since launching earlier this month,
Palm Coast Luxury has already signed
over a dozen new listings, with Ian
and Devin laying the groundwork
for future expansion. While they
aren't actively recruiting yet, they're
focused on refining their systems and
ensuring the foundation is rock solid
before scaling.

"Devin and I are forever students, always asking questions and hungry to learn," Ian explains. "The market is forever changing, and we make it a point to get in front of it."

## **Switching Gears**

Originally, Ian was on track to become a lawyer. He had strong grades, made the Dean's List two years running, and even worked his way up to paralegal while still in college. But after getting an inside look at the legal profession, he had a realization: it wasn't the life he wanted.

"I saw firsthand what being a lawyer was, and it was nothing I imagined it to be," Ian recalls. "I realized this was not for me. It was a tough decision to abandon my childhood dream, but I had to do it."

With that hard realization, Ian pivoted. He returned to the restaurant industry, working two jobs for several years, saving money, and plotting his next career move. But his time in restaurants wasn't just about waiting for the next opportunity — it was about learning.



I HONESTLY
HAD NO IDEA
WHAT MY
PRODUCTION
WAS
UNTIL REAL
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"I would meet some interesting, genuine people and we would just click," Ian recounts. "They would tell me about their success, and my favorite question to ask was, 'How did you do it?'"

Through countless conversations, Ian began to notice an interesting pattern: no matter their profession, many of these successful customers had made a significant amount of money in real estate. He saw it as the common denominator and decided to dive in.

"Looking back, I was essentially interviewing my customers — some of the great veterans in the industry would frequently visit my restaurant," Ian reflects. "I would ask questions, research, observe how they carried themselves, and interact with other customers. I studied, strategized, and saved in preparation to launch my new real estate career."

# **Betting on Himself**

Ian took a strategic approach to real estate from the very start. Before jumping in, he studied intensively for almost a year before introducing himself as a REALTOR® and made sure he was in a stable financial position. That preparation paid off, but the first year still wasn't easy.

"I started after the COVID boom, and the rates were going up in 2022," Ian recalls. "Then, we got hit with Hurricane Ian shortly after, which was the largest storm in state history, and everything was upside-down."

But Ian's determination carried him through. His background in law gave him the ability to quickly absorb information, while his years in customer service taught him how to build genuine relationships that last.

Last year alone, Ian closed 39 transactions totaling approximately \$25 million and has no plans of easing up. "I honestly had no idea what my production was until *Real Producers* called," he admits. "My priority has always been to serve clients' dreams. When they succeed, I succeed."





lan Alters (right) and his brother, Devin (left), co-founded the Palm Coast Luxury team in February 2025.

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Ian Alters is a REALTOR® with Compass.

## **Core Values**

Ian's philosophy is simple: work hard, keep learning, and put people first. He takes pride in being adaptable, constantly exploring new ways to market homes, perfecting video editing software, and even building custom property websites himself.

"I will never be one of those people who gets stuck in my ways," he points out. "It's like going to the gym — sometimes it's painful, but it's a building block. Little by little, the hard work pays off! I'm constantly evolving. I won't be the same Realtor you met last year."

Ian's faith also plays a central role in his approach to business. A devoted member of Next Level Church, he is actively involved in volunteering, especially after Hurricane Ian hit.

"I prefer to donate my time to make an impact; it's more personal," he shares. "My faith in God takes away the hesitation in my decision-making. I don't have to second guess what to do next; I do the right thing, always. It's humbling

to know that I was put here because of God. It's much bigger than going to church and praying at the dinner table. My faith is my moral guide through life."

## Family Man

Ian's drive isn't just about personal success — it's about creating a better future for his growing family. He and his fiancée, Amber, are expecting their first child any day now. Amber, who works in new construction sales, is also a Realtor, so talking shop is a constant in their household. The couple shares their home with their golden retriever, Beesly, who Ian enjoys taking along on his ventures. "My family keeps me motivated. Every day, I get out of bed for them." Ian smiles.

When he isn't working, you can usually find Ian outdoors — whether it's fishing, boating, snorkeling, playing pickleball, or simply watching the sunset with Amber and Beesley. He loves spending time on the water, a passion that's only grown since he was born and raised in Southwest Florida.

I WILL NEVER BE ONE OF THOSE PEOPLE WHO GETS STUCK IN MY WAYS."

While Ian is fully focused on growing Palm Coast Luxury, he also has a larger mission in mind. He dreams of helping children in need, particularly those who lack guidance and mentorship.

"I came from humble beginnings; I grew up fast and really didn't have any guidance," Ian shares. "I want to be in the position where I can help teach, guide, and be an example for kids like me — to give them hope and a sense of direction. I believe anyone can make their dreams come true with dedication and the right mindset."

# MEET MIKE **SCHWARTZ**



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I've worked with Mike Schwartz for several years. He is one of the most knowledgeable lenders who always has his finger on the pulse of the market. He is a great "lifeline" when I have a question and always gives me perspective about the options for my buyers. I appreciate all he does to make our deals go smoothly! I highly recommend Mike Schwartz to anyone in needed of financing.

- Jeffrey



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# MIKE SCHWARTZ GUILD MORTGAGE

# The Winning Formula

BY JESS WELLAR • PHOTOS BY LACASATOUR

Growing up in New Jersey, the son of hard-working parents who immigrated from Russia for a better life, Mike Schwartz enjoyed building houses with his father. But when he turned 20, his mother, who was (and still is) a very successful loan officer, suggested Mike give the mortgage business a shot because she thought her son would be a natural fit.



"I really didn't want to, and complained that I didn't even own a collared shirt, but she kept insisting," Mike recalls with a chuckle. "So I started in the mortgage business on my 21st birthday.

"I still remember I broke the copier that first day in the office, but they gave me a birthday cake anyway! Fast forward 28 years later, and I can honestly say my mother was absolutely right."

For Mike, branch manager of Guild Mortgage Company in Cape Coral, taking his mom's advice turned out to be one of the best decisions he's ever made. Nearly three decades later, Mike has built a thriving career in the mortgage business, and wherever he goes, business seems to naturally follow.

# **Booming Business**

Mike spent 22 years of his career with Weichert, REALTORS®, where he learned invaluable lessons from company founder, Jim Weichert.

"'Among many things, Jim taught me 'There's no bad house, only a bad price,' and 'People buy people before they buy products and services,'" Mike shares. These principles and many more have stuck with him, shaping the way he builds relationships and runs his business today.

Mike opened Guild Mortgage's Cape
Coral branch in early 2024, and
within the first six months, it had
already become the top-producing
branch in the entire state of Florida.
It's an impressive achievement for a
branch that started from scratch,
but not surprising given Mike's
track record. His deep industry
experience means he's experienced
every kind of market and
managed to come out

"I've worked through the boom and subprime easymoney years, then through the Great Recession, and all the Dodd-Frank changes," Mike recalls. "At this point, everything that comes

down the line. I've seen before."

successfully on the other side.

That knowledge has made him a trusted resource for agents as well. "At least once a day, I get an oddball question from an agent, even if it's not a deal I'm going to do," Mike notes. "I'm known as the trusted source, but I've paid my dues to get that reputation. It's a great feeling."

### **Working for His Team**

While Mike has a wealth of knowledge to share, he's quick to credit his incredible team for the branch's rapid success.

"All of my loan officers are highly successful, hard-working veterans in the mortgage business with 20-plus years of experience, like myself," Mike says with pride. "I didn't recruit anyone when I opened this branch, either — my employees reached out to work with me. I think that speaks volumes."

Mike's wife, Anna, also plays a key role in the office's success. "My wife is the reason the office runs well,"
Mike acknowledges gratefully. "When I came to Guild, I needed an assistant, and since Anna had sold her interest in her own business when we moved down here and had experience running operations, she was the perfect fit. I'm blessed to have her so I can focus on being in the trenches with the agents to get deals closed."







# Win-Win Partnership

Mike takes pride in fostering strong relationships with his Realtor partners. From marketing materials to training seminars, Mike's entire approach revolves around helping agents succeed. "Our agents are truly our partners," Mike emphasizes. "Our time, energy, and money are all spent in helping our agents do more business. If our agents sell more, then we sell more."

He believes deeply in the power of real estate to drive the economy. "Families will continue to form, children will continue to grow, people will continue to move," Mike points out. "No matter the political climate or economic headwinds, people will always need a place to live. Real estate professionals will always be in demand."



# **Beyond the Business**

For Mike, there's no clear line between work and play — and that's just the way he likes it. "The truth is, I'm always working, and I'm never working," Mike admits. "Because I love what I do, it just doesn't feel like work."

Even when he's golfing, working out, or attending Florida Everblades hockey games (he and Anna are big fans), Mike says he's always "on the job."

"It really comes down to time management skills," he elaborates. "I've worked seven days a week for 28 years, but I've never missed a dance recital, karate graduation, holiday concert, birthday, or anniversary. I'm committed to my family and my career, and I make both a priority."

Mike and Anna have two daughters, one a college graduate working in Fort Myers, and the other in her second year of college studying cinematography and computers. "Our family loves living in Cape Coral," Mike grins. "We fell in love with Southwest Florida's beaches, the people, the dining, and the boating lifestyle. It's home."

Mike is also quick to note that giving back to the community he loves "is an honor, not an obligation." He proudly serves on the Lee County Affordable Housing Committee and donates time and financial resources to both the Kiwanis Club and addiction recovery services throughout the county.

Guild Mortgage's Cape Coral branch is also proud to be the only platinum

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## A Bright Outlook

With a stellar team, strong agent partnerships, and a booming branch already leading the state, as well as two additional branches opened successfully in Vero Beach and New Jersey, Mike clearly has no plans of easing off the gas pedal.

"So far, 2025 is no slouch, either," Mike concludes. "We're as busy as ever, but that's because my people are putting in the work. Business doesn't just fall from the sky, and all of my employees have that same mindset that I do."

For expert mortgage guidance, contact Mike Schwartz and his team at Guild Mortgage Company in Cape Coral by visiting www.mortgagemikeflorida.com or calling 848-218-0335 to get started.



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# Passionate About Bonita Springs

BY ELLEN BUCHANAN • PHOTOS BY MICHELLE REED

"I live here, I love it here, and I'm passionate about helping my clients."

Those words from top producer Samantha Corrochano, luxury real estate advisor and vice president of The Dellatorè Real Estate Company in Bonita Springs, Florida, reflect her passion for her work and for the community she serves.

The daughter of Scott and Angela
Dellatorè, owners of the brokerage, Sam
did not intend to follow in her parents'
footsteps. Over the past 10 years, her
mother and stepfather became known
in the real estate market as two of
Southwest Florida's industry leaders.
During that time, Sam was busy building
a successful career in a different
industry, however, life's twists and
turns ultimately led her to also enter the
world of real estate.

# A Strong Start

Sam grew up in the Lehigh Valley area of Pennsylvania, where she embraced a strong work ethic from an early age.

Surrounded by entrepreneurs, business owners, and a family dedicated to higher education, she learned the value of hard work and perseverance from her grandparents and parents. Ever since she was a small girl, Sam could not wait to have a job of her own, and as soon as she was 15, she pursued a position at the local Red Robin, where she worked her way up from hostess to server to bartender in a few short years. As a sophomore at Penn State, she worked full-time at Red Robin while attending college full-time. Sam became heavily involved in restaurant training and local marketing — all while earning her degree in psychology.

"I always loved working," Sam shares with a smile. "I had no idea what I wanted to do when I graduated from college, but all of my restaurant guests suggested a career in sales, based on my ability to connect with others."

Her psychology degree gave her a deep understanding of people, which Sam later leveraged to launch a successful sales career. First, she joined ADP in her hometown. A few months later, because she was so successful, ADP agreed to a transfer when she announced her plans to move to Florida. After a record-breaking career, Sam soon outgrew her position at ADP and was hired by a pharmaceutical company where she thrived as a sales associate. As a full-time sales rep, she decided to pursue an MBA from the University of Florida. Sam spent nearly nine years in pharmaceutical sales, earning accolades such as Rookie of the Year and recognition as a President's Club member — all while managing a vast territory spanning from Marco Island to Tampa.

# Life Changes, Career Moves

Shortly after moving to Florida, Sam met her wife, Milina. Three years ago, the two decided that it was time to grow their family, and when Sam became pregnant with their daughter, Grace, the extensive driving across the state for her job began to take its toll.







"My mom suggested many times that she would love it if I would work as an executive at her real estate company. At first, I thought it sounded like it would be boring," Sam says with a chuckle. "But when I was pregnant and driving those long distances and my back was hurting all the time, my mom said, 'Please come and try it. You'll love it and you will be fantastic at it.' I finally listened to her, and it was the best decision I've ever made."

In 2019, Sam obtained her real estate license and joined her parents at their brokerage.

# **Business-Minded, People-Oriented**

Sam is now vice president of The Dellatorè Real Estate Company, a family business that includes her parents, her brother, and a small team of agents and coordinators. Her background in business and psychology gives her a unique edge in real estate.

"When it comes to negotiating, my business acumen, based on my background, certainly helps. And then the psychology, understanding people, adds another layer of being able to help people in different ways," she notes.

The results speak for themselves. Last year, Sam closed over \$20 million in sales volume with 32 transactions, and she aims to double that in 2025. She was ranked among the top 50 agents in Lee County in 2024 and was honored as a Real Producers' 40 Under 40 REALTOR® for all of Southwest Florida.

The key to Sam's success is undoubtedly her personable nature and ability to connect with others.

"My favorite part about what I do is helping people," she says. "I love meeting different people, figuring out what they want, and helping them."

Sam's advice for other up-and-coming top producers is simple: "Always assume rapport with everyone. If someone walks into a room, smile at them and make them feel comfortable. If someone feels liked by you, they will respond well to you. I genuinely like people, and I am



From left to right: Sam's wife Milina, their twin sons Tavyn and Kipton (holding their daughter Grace), Sam, and Sam's parents, Angela and Scott Dellatorè.



naturally curious about them. And they can feel it!"

Sam's love for connecting with people is evident in how she approaches her work. "I genuinely love getting to know people," she continues. "There aren't a lot of people I don't like when I meet them. Even if they don't like me right away, I kind of don't give them a choice. 'We're going to get along. I like you, so you're going to have to like me too," she laughs.

# **Selling Bonita Springs**

One of the things that sets Sam apart is her passion for Bonita Springs. While her focus spans across North Naples, Bonita Springs, and Estero, her home city of Bonita Springs truly drives her.

"I focus a lot on the downtown area and waterfront property in Bonita," she says. "Since we live here, right on the Imperial River in the heart of downtown, I'm building my brand around that, and it's going well."

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### **The Home Front**

Outside of work, Sam juggles her career and a busy family life, striving to maintain a healthy balance.

"I'm a busy mom, and the hardest part can be my schedule, because if something comes up work-wise, I'm the type of person who wants to handle it right away. My work ethic can get in the way of family life sometimes," she admits.

Despite the challenges, Sam and Milina keep everything running smoothly with their careers and their family — twin boys Tavyn and Kiptyn (13), daughter Grace (3), and Benjamin, their 7-yearold goldendoodle. While they embrace progress in some areas of life, they hold conservative family values close to their hearts, finding deep gratification in raising their children with these guiding principles.

The family spends a lot of time together, whether working out in their garage gym, enjoying the Gulf on their boat, traveling to the family home in North Carolina, or visiting family in New York and Pennsylvania. "We travel a ton. We took nine trips last year alone," Sam says. "But those trips never interfere with my ability to serve my clients. A Realtor needs to be available 24/7, and I am."

In addition to family activities, Sam enjoys playing the guitar whenever she can find a free moment.

"I used to write music and sing, playing out often," she shares. "I don't do it as much as I used to, but I still do, and I have guitars all over the house."

### **Giving Back**

In addition to her dedication to family, Sam is committed to giving back to the community. She supports the Alzheimer's Foundation, a cause that is close to her heart after her grandmother passed away from the illness. Sam also



**Fun Fact** 

supports veterans. In addition, she coached the boys' basketball team at the Bonita Springs YMCA for many years

middle school team. **Full Steam Ahead** 

Looking ahead, Sam is committed to both her family and the growth of her real estate business and brand.

and she sponsors the Bonita Springs

"My biggest priority is to be a great parent, first and foremost," she shares. "I also plan to continue to grow my business and my name in the area."

Samantha Corrochano and a college friend once

auditioned for America's Got Talent and made it

through three rounds of qualification.

"I truly love Bonita Springs," she adds. "My work is awesome because I'm selling my lifestyle. We're on the boat every weekend. People love this lifestyle, and I can help them achieve it."



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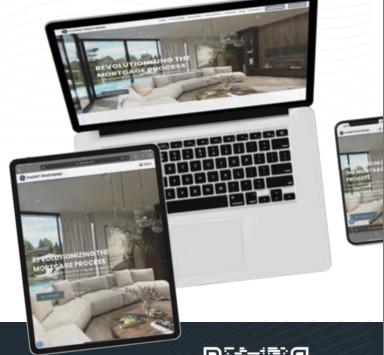
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