

Home *Pros* Who Know

At the end of a long day, there's nothing quite like the comforts of home. Sometimes, though, we find ourselves thinking, "I wish I could change this" or "That would be so much better over there."

So in honor of building, remodeling, renovating and decorating your home, we bring to you our annual Home Pros Who Know feature. The professionals featured on the following pages are some of the best in the business when it comes to matters of the home. Whether you want to install new granite countertops, redecorate your living room or build the custom home of your dreams, these experts know their stuff and are ready to share their know-how.

HOMEOWNERS INSURANCE

Angie Lewis

Angie Lewis State Farm

Why should potential clients choose State Farm?

Home is where your family grows and celebrates. But in an instant, fire, theft or damage can happen—and you could lose it all. A State Farm homeowners policy has the coverage you need to protect your home and personal belongings at a competitive price. You deserve the personal service that only a Good Neighbor provides with the accessibility you count on.

Is it a good idea to just let my policy renew each year?

Your insurance needs change over time. Conducting an insurance review with your agent at least once each year can help you determine if your policies still make sense

for your current situation. Your agent can talk to you about new discounts you might be eligible for and policies that best suit your lifestyle.

What does State Farm's "Good Neighbor" motto mean for clients?

State Farm, well known for being a "Good Neighbor" by "being there" for our customers, was founded in 1922 by retired farmer and insurance salesman George Jacob "G.J." Mecherle. We now insure more cars and homes than any other insurer in the United States. Angie Lewis State Farm offers a fully licensed team to answer all your questions and provide the Good Neighbor service that State Farm homeowners have relied on for over 90 years.



Angie Lewis State Farm › 416 E Fort King St., Ocala › (352) 291-2444
› angielewis.com

REAL ESTATE

Ashley Yates, GRI

Broker Associate, Southern Charm Realty of Central Florida, LLC

What do you do to help the buying or selling process go smoothly for your clients?

My goal is to give every buyer and seller the tools to smoothly and successfully be the smartest buyer or seller in today's market, while having a little fun during the process. Rest assured, I will be by your side or work on your behalf at every showing, inspection, appraisal and closing. With a completely paperless office and electronic signature features, buying or selling has never been easier.

What makes a successful Realtor?

Communication and education. Any successful relationship relies heavily on communication—so, naturally, communication is essential. I also pride myself on my GRI (Graduate Realtor Institute) and Broker Associate designations, and with so many

first-time buyers looking for assistance, I also have training in the SHIP program.

What is your best advice to someone entering the real estate market as a buyer or seller?

2017 is looking like an exciting year. Interest rates are low, and new programs are making prequalifying for loans for every situation possible. Unfortunately, we don't have the inventory to sustain the demand. Here are the secrets to prospering in today's market:

- Have your pre-approval ready.
- Be prepared to drop everything to view a home and make a quick decision.
- Bid aggressively but within financial reason.
- Expand your search to other neighborhoods or homes that need a little TLC.
- "If you sleep on it, you might not sleep in it."

Southern Charm Realty of Central FL, LLC › 1008 NE 2nd St., Ocala › (352) 817-3804 › ashleyyatesrealtor@gmail.com › ashleyyatesrealtor.com



PERSONAL & BUSINESS BANKING

Byron Zonin

Mortgage AVP, Florida Credit Union

Why should a homeowner or homebuyer choose Florida Credit Union over other financial institutions?

Buying a new home can be a long, difficult process, but with a home mortgage from Florida Credit Union, everything becomes easier! From mortgage pre-qualification services to personalized service and our online home mortgage loan calculator, Florida Credit Union provides our members with products, information and services designed to ensure that you get your new home with the right personal mortgage.

What types of loans and mortgages do you offer?

We offer conventional, FHA, VA, USDA, fixed-rate, adjustable-rate, manufactured home loans with land, condo loans and much more. We offer everything that the big banks have but with local service!

What's your best advice for first-time homebuyers?

Deciding you're ready to buy a home is an exciting, and sometimes overwhelming, decision. But before you start picking out paint swatches, you need to determine just how much house you can afford. When you're calculating your potential future payments, it's also important to remember all the mortgage extras. If you decide to make a down payment of less than 20 percent, you may need private mortgage insurance, which will be factored into your monthly payment. Plus, you'll also want to remember the taxes and insurance you'll be paying alongside any other closing fees. Our mortgage team can help you answer all these questions and more!

Florida Credit Union › 2424 SW 17th Rd. › 9680 SW 114th St. › 3504 E Silver Springs Blvd. › 10 Bahia Ave Ln. › (352) 237-8222 › fcu.org NMLS# 281350 › Federally Insured by the NCUA



**Heather Stevens,
Mike Zysek,
Byron Zonin,
Deanna Chosewood**

Roger Bills, Owner

Roger A. Bills Interiors

How would you describe your interiors?

I address each project individually and approach it as a creative challenge that requires its own concept and solutions. My interiors stress architectural awareness and must reflect the aspirations and personalities of each individual client. We always respect the client's personal treasures and willingly incorporate them into the design concept. I've heard my work described as bold but unpretentious while maintaining a clean, comfortable reflection of my clients.

Who can afford a designer?

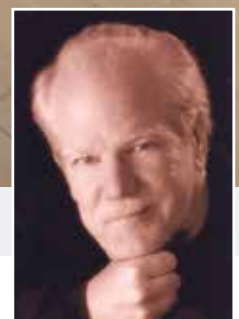
Almost anyone. I order directly from all of the major furnishing manufacturers. My low overhead allows me to work on a cost-plus basis with a much smaller profit margin than the competition. My hands-on approach to construction allows me to actually save my clients money and headaches by eliminating costly mistakes.

What is the difference between a designer and a decorator?

An interior designer is a professional who is qualified by education, experience and state licensure to identify, research and creatively solve problems relative to the function and quality of a client's environment. We manage proper allocation of space, traffic flow, activity planning and the relationship of scale of furnishings to the interior space. We often generate blueprints for both new construction and renovation. As a result, more technical issues such as HVAC, lighting, acoustics and window and wall placement are addressed.



ROGER A. BILLS
INTERIORS



Roger Bills Interiors › 1507 SE 14th Street, Ocala › [\(352\) 351-2888](tel:(352)351-2888)

Parish Tanner, Owner

Ocala Car Audio



Ocala Car Audio offers personalized, quality service that focuses on the client's needs and experience. The main crux of this hinges on the "Hi, Mom" approach. This approach lets clients know that Ocala Car Audio is working hard to make them proud—just like they would for their own moms. Now, after offering 3M Automotive Window Film for several years, they are expanding to residential and commercial window film installations, as well. Ocala Car Audio is equipped to improve a variety of issues within a home.

What does your new 3M film expansion encompass?

We offer residential and commercial window tinting, including decorative film. Our film installations offer quite a few options of film depending on the client's needs, including glare-control film, energy-saving film, film that reduces hot spots in rooms with windows and even film that protects from UV rays.

How does the film benefit a homeowner?

Window film can help protect floors, furniture, drapes and more by reducing and minimizing fading with UV protection, along with helping homeowners who have glare issues. Film can help with rooms that seem to get too hot and can reduce your monthly heating and cooling bill by better maintaining a more comfortable climate with reduced heat transfer. We also offer security film that helps protect your home from break-ins and decorative film that can add a touch of class or elegance to a glass dividing wall or provide a bit of privacy.

What do you feel is most important to clients?

I feel everyone out there simply wants two things when shopping: to be treated with respect and to receive a good value for their money. I really push my guys to treat everyone right with the "Hi, Mom" approach. If we can do that, life is so much better for our clients, our staff and our company. We are focused on the entire experience, and we do everything we can to make sure we offer the highest quality products we can, along with providing the best service we can.

Ocala Car Audio has a client bill of rights. How does that ensure a positive buying experience?

Basically, it gives a comprehensive directive to our staff to ensure they know exactly how I want clients taken care of even if I am not there. When you look at our bill of rights, it is focused on service and not pricing. Clients are guaranteed to be treated with respect, good value for their money, quality installation done right the first time, open and honest communication, and having their expectations met and exceeded every time. This is just a great way to make sure my guys know exactly what is expected and what I feel all our clients are entitled to.

Ocala Car Audio › 804 NW 27th Ave., Ocala › [\(352\) 512-9897](tel:3525129897) › ocalacaraudio.com › facebook.com/ocalacaraudio

CAMPING ESSENTIALS

Keith Brahier/ General Manager

Camping World of Ocala

Camping is growing in popularity recently. What are some of the newest products and accessories you offer?

There are many RVs to choose from for every lifestyle and budget. We carry lightweight travel trailers starting at as little as \$109 a month, luxury fifth wheels, small motorized RVs, all the way up to large class A diesel RVs similar in size to small apartments for campers looking to spend extended amounts of time enjoying our country. All of which come with three years of our Good Sam Elite Membership with purchase. Financing is available, and all purchases can be complemented with fantastic accessories like fire pits, chairs, outdoor carpets and more.

Tell us a little about your store/showroom.

We have a beautiful facility designed to cater to our

customers. We have approximately 200 RVs for sale, featuring top manufacturers like Thor, Winnebago, Forest River, Keystone, Heartland and Coleman. We have a beautiful indoor showroom, customer lounge and a large parts and accessories store providing our RV owners with all their camping needs.

You were named the No. 1 dealer in the nation by Statistical Surveys, Inc. What does that mean for your customers?

Our customers know they have the backing of our national presence for all their camping needs and peace of mind that they will be provided excellent customer service and have a friend in the RV business wherever they travel.

With more than 125 locations to serve you, you're never far from a Camping World no matter where your outdoor adventures take you.

Camping World of Ocala › 14200 S. US Hwy 441, Summerfield › RV Dealership (877) 878-7662
› campingworldofocala.com

Dafney Morgan
Delivery Coordinator



PLUMBING

Jason Scott, Vice President

Mike Scott Plumbing

What are some of the current trends in bathroom remodels?

From a fixture standpoint, we're seeing homeowners choose trough sinks, square-shaped shower heads and free-standing tubs. Aesthetically, a black and white color palette and open shelving are popular right now. Tankless water heaters and recirculating pumps are also in high demand.

What is one of the biggest mistakes people make when it comes to a bathroom remodel?

The biggest mistake homeowners can make for any remodeling project is not hiring a professional. The cost of doing it yourself can be devastating if you are faced with

flooding or mold issues from improper installation down the road. It's much more cost effective to hire a professional in the beginning than to repair and replace when things don't go as planned.

What types of products and services do you offer for bathroom remodels?

Our showrooms in The Villages and Hernando have a large selection of the latest styles and trends in faucets, shower heads, tubs and more from all of the major brands. We have a team of design experts that can help you choose the right styles and features for your budget and taste. From design to installation, we can guide you through the process. If water runs through it, we do it.

Mike Scott Plumbing › 668 E. Overdrive Circle, Hernando, FL 34442 › (352) 237-2888 › mikescottplumbing.com



GRANITE & TILE

Dylan Fergus, President

Stone Rise Granite & Tile

What sets your company apart from your competitors?

Our company is the only one of its kind in the region, as we are not just a granite shop. We're also your one-stop shop for all of your kitchen and bathroom needs, whether it be cabinetry, flooring, shower doors or crown molding. In addition to the services we offer, we're a family-owned and -operated business that believes our greatest goal is to make everyone who walks through our doors feel like a part of the family.

Where does granite come from, and how is it made into countertops?

Granite originates from countries all around the world, but the most prominent nations of origin are Brazil and India. Granite is harvested from large quarries that remove the granite

in large portions called blocks. Each block is sliced into 40-70 sheets. Once polished, slabs are fabricated to the exact specifications of a particular project and prepared for installation.

What can customers expect from the installation process?

Although many customers expect a long process laden with complications, that couldn't be further from the truth. At Stone Rise, our installation process for granite and quartz countertops takes only one day. Our installation professionals take care of the entire process, from tear out and removal to applying the finishing touches and cleaning any messes made. All our clients have to do is open the front door and let us get to work!

Stone Rise Granite & Tile › 861 SW 60th Ave., Ocala › (352) 861-8200 › [facebook.com/Stonerisegt](https://www.facebook.com/Stonerisegt)



PLUMBING SUPPLIES

Dee Tanner

Morgan Brothers

What is the difference between a tank or tankless water heater?

Tank or tankless water heaters are not "hot water" heaters as commonly referred to. Tankless offers the convenience of using less space than a traditional tank-type heater. Tankless heaters are two and a half times the cost of a traditional heater; however, there are rebates to offset this cost. There is added maintenance with tankless heaters, and a water softener is recommended. It also must be descaled annually. Tankless heaters are not instantaneous. The cold water still has to move through the pipes. There are recirculating pumps that can be placed on the heaters and inside the cabinet furthest away from the unit to give instant hot water to all fixtures. It shuts itself off when the desired temperature is reached. The good news is some tankless heaters are now being sold with built-in circulating pumps.

Tank heaters are now available with heat pumps. What does that mean?

The heaters are called hybrids, and they work by using the surrounding air and depositing the heat into the tank. The end result is very efficient production of hot water with cooler and less humid air. If placed in a garage, this unit would also cool that space to make it comfortable. This heater is equipped with a timer and a vacation mode for part-time residents. Lastly, if you want more hot water from your present heater and don't need to replace it yet, there is a booster that adapts to the heater to increase its volume.

Morgan Brothers Supply, Inc. › 1620 NE 8th Road, Ocala, FL 34470 › (352) 629-8191 › [morganbros.com](https://www.morganbros.com)



REAL ESTATE

Tasha Osbourne, GRI, Top 1% Realtor

Southern Charm Realty of Central FL, LLC

Why should buyers and sellers choose you over other Realtors?

As one of Marion County's Top 50 Realtors in 2016, I consider myself to be your trusted guide and fierce guardian. I am passionate about real estate and about the experience my customers have. I have earned the reputation as a relationship-built agent who delivers unparalleled customer service every time and considers it a privilege. This is the core and soul of my business.

How does your background in the mortgage and title industry benefit your clients?

I started in real estate after working in the mortgage business for eight years and the title

industry for three years. Because of my history, I am able to offer both buyers and sellers a wealth of knowledge on the home-buying experience and minimize unpleasant surprises or delays, avoiding any future regrets.

How do you ensure your clients are pleasantly surprised with their experience?

Going above and beyond is important in every real estate transaction, excelling in customer satisfaction. Don't just take my word for it: "My husband and I have been working with Tasha for a year and a half while waiting for our house in Virginia to sell. She has been the kindest, most patient person. If there was an Olympics for the realty profession, Tasha would receive the gold medal." — The Millers.

Southern Charm Realty of Central FL, LLC

› 1008 NE 2nd St., Ocala › (352) 613-6613 › tashasellsocala.com



CUSTOM HOME CONSTRUCTION

Bill Benson, Owner

Bill Benson Construction, Inc.

What sets you apart from other builders?

I've been in the framing business since 1984, and I'm involved in all phases of the job. I put on my nail bag and am not afraid to get dirty. Understanding your client, having a good vision of what customers want, offering ideas, putting together the customer's dream home one step at a time and having fun doing it—that's what it is all about.

Why is your business still going strong while other builders are struggling?

I've been blessed with a wife of 35 years who backs me up 100 percent. I have my own guys who take pride in their carpenter skills. Jack Grahling has been with me for 30 years and handles the

framing part of the business. My son, Billy, brings a bachelor's degree in business and finance and helps in the office and with planning. Above all, my motto is "forget the past, live for today, don't worry about tomorrow."

What's your best piece of advice for someone looking to build a home?

Find a hands-on builder, and make sure you can trust them with your investment. Check his or her credentials, credit and bankruptcy record, and make sure they are insured. Beware of contractors who tell you the numbers you're wanting to hear to get the job, because most likely you will be getting hit with change orders and getting charged for it. Websites and Facebook seem to be today's things, but word of mouth and handshakes are more my style.

Bill Benson Construction, Inc. › 2550 NE 36th Ave., Ste. C, Ocala

› (352) 351-4108 › billbensonconstructioninc.com › Lic# CBC 1255331

