

## By DENNIS LARSON

Special to Shorelines

Widespread speculation during 2007 about when the housing bubble would burst didn't deter Missi Howell from beginning a new career in real estate. Instead of fretting over potentially negative trends within the industry, she boldly leveraged 30 years of experience in banking into an exciting new second career as a Realtor. After all, Howell noted, she was already familiar with the laws and regulations governing consumer lending and financing property; selling it was a logical step.

The other side of the business equation is Howell's positive attitude. Howell perceived important life changes, such as those occurring when her third child departed for college, as freedom to embrace new opportunities. Accepting an early retirement offer from the bank, she confidently stepped into a new career.

Howell has lived in Jacksonville for 16 years. Familiarity with the community and respect for the reputation Watson Realty enjoys in it led her to the company.

"Watson has an outstanding reputation," she noted.

Howell declared her intent to become a Realtor to a wide circle of acquaintances. Encouragement and referrals came even before she completed her licensing course and she was off to a fast start. Her first customers were people who were familiar with Howell's work ethic. Last August, Howell was recognized within Watson Realty as the Jacksonville region's Rookie of the Month.

"Who you know will get you there and what you know will get you further," she said.

Howell's lifelong interest in education is evident in her approach to the profession. As a parent, she has been a continuous volunteer of PTSA, Band Boosters and other community associations for the past 20 years. In addition to being a licensed sales associate at Watson's Intracoastal office, she has finished the coursework and requirements and will soon receive the coveted Graduate Realtor Institute certification. She has already earned a National Association of Realtors At Home with Diversity certification and the Transnational Referral Certification. Her next goal is certification as an International Property Specialist. The designa-



Special

By leveraging a 30-year career in consumer banking and her familiarity with Jacksonville and its neighborhoods, Missi Howell quickly excelled in a new career when she became a real estate agent 18 months ago.

tions will allow her to serve customers moving abroad and to receive relocation referrals from agents in Europe and other countries.

Howell said the housing market today represents a tremendous opportunity for first-time buyers who can choose from a large inventory of available homes and low prices. Recent passage of the \$75 billion Homeowner Affordability and Stability Plan means that, until December, first-time buyers will be eligible to receive up to an \$8,000 tax credit.

"It's an absolute stimulus (to the real estate market). Unlike the [previous] tax credit program, the new one doesn't have to be repaid," Howell said, adding that the new program will give people purchasing their first home the

extra funds they frequently need for additional improvements, furniture or other services. "It's the money that will return to the economy, producing a multiplier effect," Howell added.

Many of Howell's clients are 20-somethings and first-time buyers. She counsels them that one of their first responsibilities is to work with a mortgage consultant who can help them get their finances in order.

"A good mortgage broker is almost like having a personal financial planner," Howell said.

And when is the right time to consult a Realtor?

"The moment the thought enters their head that it's time for a home, that's when they need to partner with an agent who can outline the necessary steps in the process, establish a timetable, and list 'wants and needs' for that future home," she said.

Howell makes understanding a customer's personal shelter needs her top priority. Once that list is fully understood, she explained, she is equipped to search the market for the ideal home, sell their present home, or both. Customer testimonials attest to her success. They praise her attention to detail and knowledge.

"Our home sold for a good price and in less time than I thought possible," wrote one satisfied customer who worked with Howell to sell one home and find another.

Two of Howell's listings are typical of the homes that are available on the Southside. The listings include a three-bedroom, two-bath ranch home of concrete block in Arlington with a fenced backyard. Since it is not subject to HOA regulations, there's room to park a boat in that backyard, if an owner chooses. With an asking price of \$135,000, the house could also be turned into a profitable rental property.

Another of Howell's listings is an upscale 1,400 square-foot, ocean-view condo with two bedrooms and two baths located on North Third Street in Jacksonville Beach, priced at \$379,000.

Howell's Web site offers advice to sellers as well as buyers. There are links to search available listings and foreclosure properties, as well as calculators to help determine how much home one can afford, the costs of mortgages or to compare renting to buying.

To tour her listings or learn more about the home market in Northeast Florida, go to [www.MissiHowell.com](http://www.MissiHowell.com) or call her at (904) 716-1713.

246-3946  
EVA Marina  
EVA Marina  
I. Wright  
The  
241-1141  
6:00 Third  
18 months  
ngs and finger  
ime — 11  
273-0495  
ch Branch  
time is 11  
years old.  
10:30  
Wed. Beach.  
ng pong, 175  
group, 3:30  
er. Also 2  
The Players  
n. Video game  
ng senior  
04 Forest  
ow pils: 7:30  
5:30 p.m.  
m. Passages  
ng Jewelry;  
or Activity  
241-3791  
81 9th Ave.  
reshedon  
men's pool  
Walk,  
es Senior  
ch, 874-1096  
Landrum  
ayers Senior  
table with  
ostmasters  
community  
on, and add  
Visit our  
publicly for  
blenda