



# Property Management

Long-term rentals, vacation rentals, home watch and renovations across Florida, Massachusetts, Connecticut and Rhode Island.

RYAN AND MEGAN WINSLOW · WINSLOW HOMES



#### YOUR TEAM

## Meet Ryan and Megan

- ◆ Broker/owners of Winslow Homes LLC, a brokerage licensed in FL, MA, CT and RI
- ◆ Mortgage Bankers with The Federal Savings Bank, federally licensed and lending nationwide
- ◆ 40+ years combined real estate, construction and property management experience
- ◆ One team for management, repairs, sales and investor financing
- ◆ Free property analysis for your rental, with no obligation

WHY WINSLOW HOMES

# More Than Rent Collection

## Licensed brokerage

Professional tenant screening, lease preparation and MLS market analysis. No affiliate company, no subcontracting.

## In-house repairs

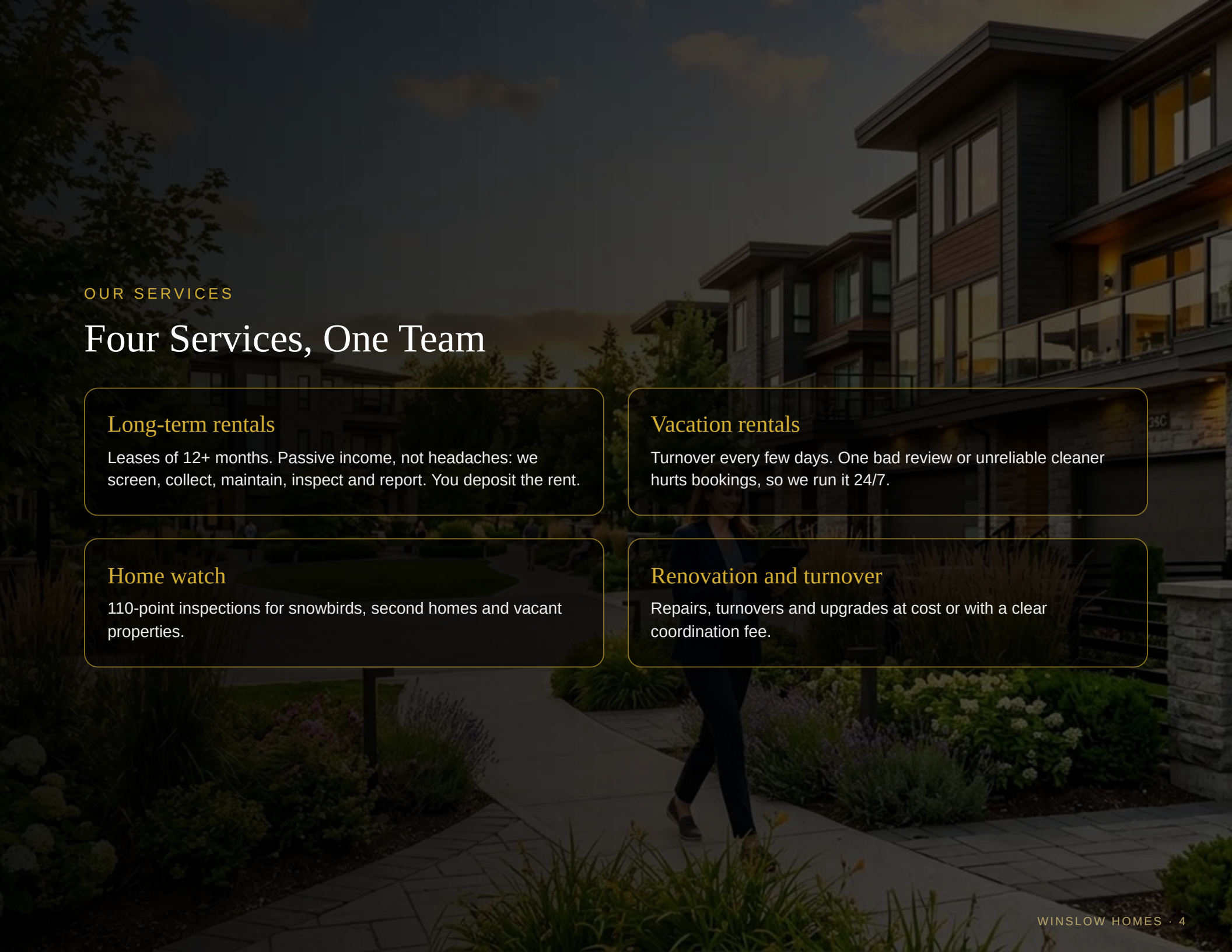
Repairs and renovations without third-party contractor markups. Faster emergency repairs, lower turnover costs.

## Investor financing

Investor loans, DSCR loans and cash-out refinancing through Ryan and Megan, your management partner.

## Multi-state coverage

All of Florida plus every city and town in MA, CT and RI. Home watch for snowbirds in both regions.



## OUR SERVICES

# Four Services, One Team

### Long-term rentals

Leases of 12+ months. Passive income, not headaches: we screen, collect, maintain, inspect and report. You deposit the rent.

### Vacation rentals

Turnover every few days. One bad review or unreliable cleaner hurts bookings, so we run it 24/7.

### Home watch

110-point inspections for snowbirds, second homes and vacant properties.

### Renovation and turnover

Repairs, turnovers and upgrades at cost or with a clear coordination fee.

## TENANT PLACEMENT

# Tenant Screening Checklist

- ◆ Credit check with a 620 minimum score
- ◆ Criminal background check and sex offender registry verification
- ◆ Nationwide eviction history search
- ◆ Income of at least 3x monthly rent, plus employment verification
- ◆ At least 2 prior landlord references
- ◆ Pet screening for breed, weight and vaccination records, plus co-signer evaluation if needed





## MARKETING

# Marketing Your Rental

- ◇ MLS listing with professional photography
- ◇ Zillow, Realtor.com and rental sites
- ◇ Facebook and Instagram advertising plus a direct website listing
- ◇ Yard signs and signage
- ◇ Showing coordination and scheduling
- ◇ Application processing, tenant communications and follow-up



ONGOING MANAGEMENT

## Month After Month

### Leases and rent

Lease preparation and signing, online rent collection portal, late rent follow-up and notices.

### Maintenance

24/7 emergency maintenance hotline and routine maintenance scheduling.

### Inspections

Quarterly interior, monthly exterior, plus move-in and move-out. Photos on every inspection.

### Financial and legal

Monthly statements, income and expense tracking, lease enforcement, eviction coordination if needed.

LONG-TERM RENTALS

## Long-Term Fee Schedule

**10%**

Of collected rent each month, \$100 minimum.  
Covers all ongoing management

**75%**

Of first month's rent to place a tenant. \$1,500 rent means a \$1,125 fee

**\$299**

Setup per property: lease template, owner portal, baseline photos

**\$250**

Lease renewal: lease update, background reverification, signing

## LONG-TERM RENTALS

### Other Long-Term Fees

- ◆ Maintenance: vendor invoices under \$500 at cost, 10% coordination fee over \$500
- ◆ Eviction coordination and filing: \$500 plus legal costs. Attorney fees separate, court coordination included
- ◆ Early termination: \$500 if you end management before 12 months
- ◆ Extra inspections beyond quarterly, such as after a lease violation: \$75 each
- ◆ After hours: first emergency call free, then \$75 per non-emergency visit
- ◆ Tenants pay a \$50 application fee per applicant and a \$125 lock change at move-in





#### OWNER BENEFITS

## What You Get as the Owner

- ◇ Monthly financial statements showing income and expenses, with direct deposit on the 15th
- ◇ Quarterly property condition reports with timestamped photos
- ◇ BoldTrail-powered owner portal: rent, maintenance requests, photos and statements in real time, no email chains
- ◇ Year-end 1099 forms and tax-ready financial reports
- ◇ 24/7 emergency hotline, quarterly interior and monthly exterior inspections
- ◇ Investment property analysis and market reports

SCREENING DEEP DIVE

## Bad Tenants Cost Money

### Credit

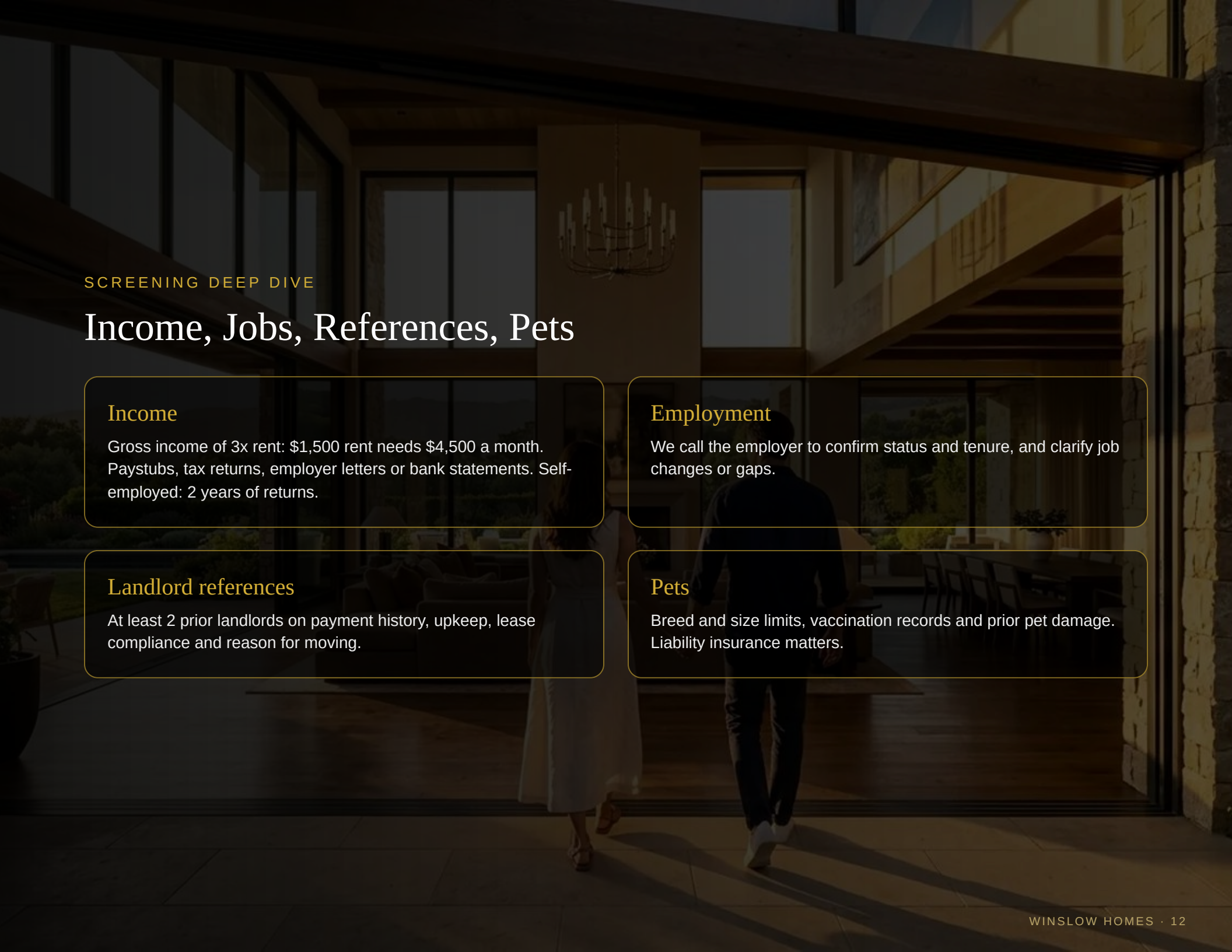
620 minimum. We review late payments, collections, charge-offs and bankruptcies. A 600 with clean rent history beats a 750 with recent late payments.

### Criminal background

Nationwide felonies, misdemeanors and sex offender registry. We weigh dates, severity and housing relevance. Disclosure laws vary by state.

### Eviction history

Nationwide court records. One eviction does not disqualify. Repeat or recent evictions are red flags. We verify the reason.

A couple is walking away from the camera into a modern, two-story house at dusk. The house features large glass windows and a covered patio area. The interior is warmly lit, showing a chandelier and modern furniture. The couple consists of a woman in a white dress and a man in a dark shirt and pants. The overall atmosphere is sophisticated and contemporary.

## SCREENING DEEP DIVE

# Income, Jobs, References, Pets

### Income

Gross income of 3x rent: \$1,500 rent needs \$4,500 a month.  
Paystubs, tax returns, employer letters or bank statements. Self-employed: 2 years of returns.

### Employment

We call the employer to confirm status and tenure, and clarify job changes or gaps.

### Landlord references

At least 2 prior landlords on payment history, upkeep, lease compliance and reason for moving.

### Pets

Breed and size limits, vaccination records and prior pet damage. Liability insurance matters.

## MAINTENANCE ADVANTAGE

# Repairs Faster, for Less

- ◆ Most managers subcontract repairs, and contractors add 15-30% markup on labor
- ◆ We paint, patch drywall, replace flooring, fixtures and appliances in-house, with no markup
- ◆ Emergencies such as burst pipes or AC failure at 2 AM Sunday get immediate dispatch
- ◆ Turnover work runs through licensed tradespeople in our network, on budget
- ◆ Seasonal HVAC, pool, lawn and gutter service prevents costly failures
- ◆ Insurance repairs: documentation, contractor selection and quality control



TIME TO LEASE

# How Fast You Find a Tenant

**2-4 weeks**

Conservative estimate for a well-priced, well-marketed rental

**10 days**

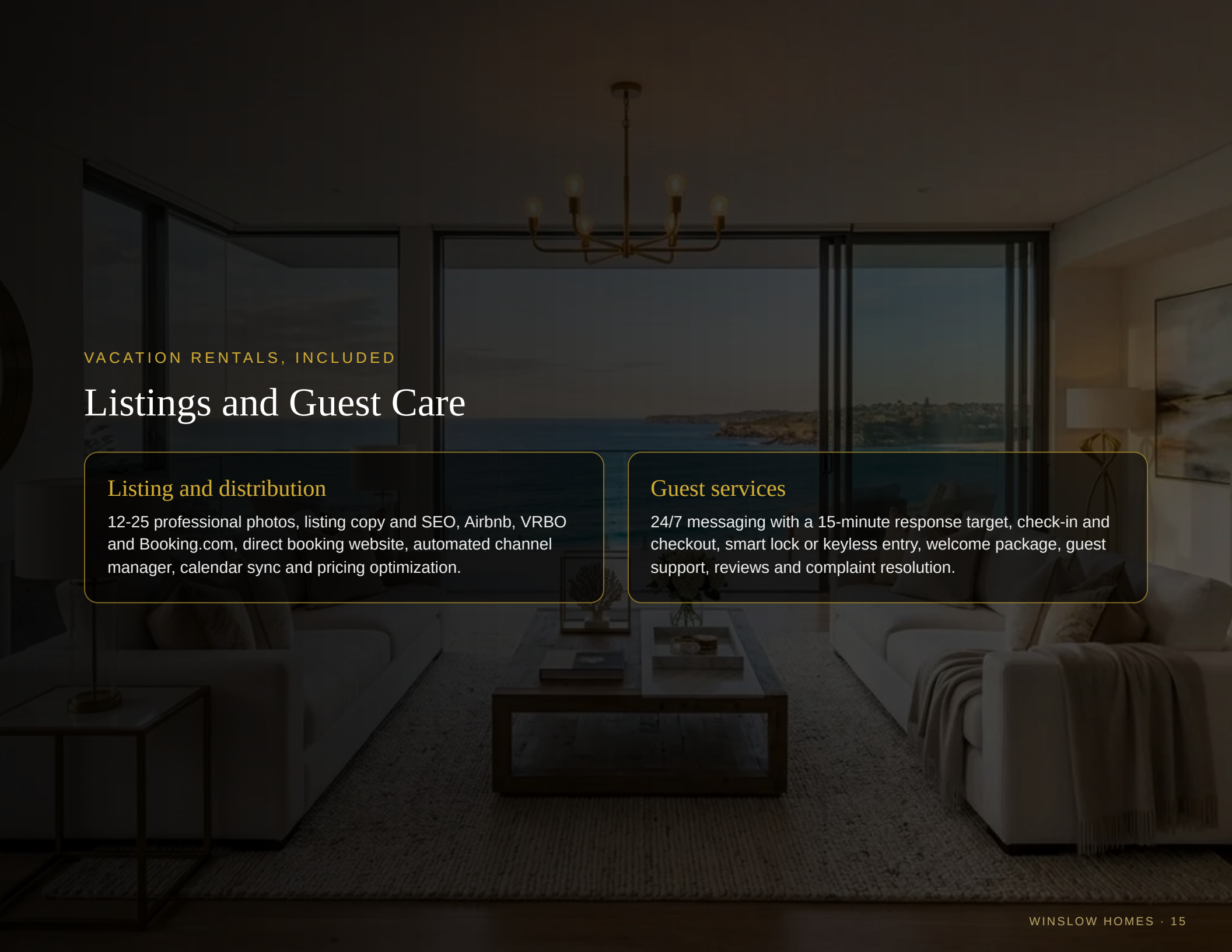
Some properties lease this fast

**6-8 weeks**

Overpriced homes or less desirable locations

**MLS  
comps**

We price from rental comps to fill vacancies fast and maximize rent



VACATION RENTALS, INCLUDED

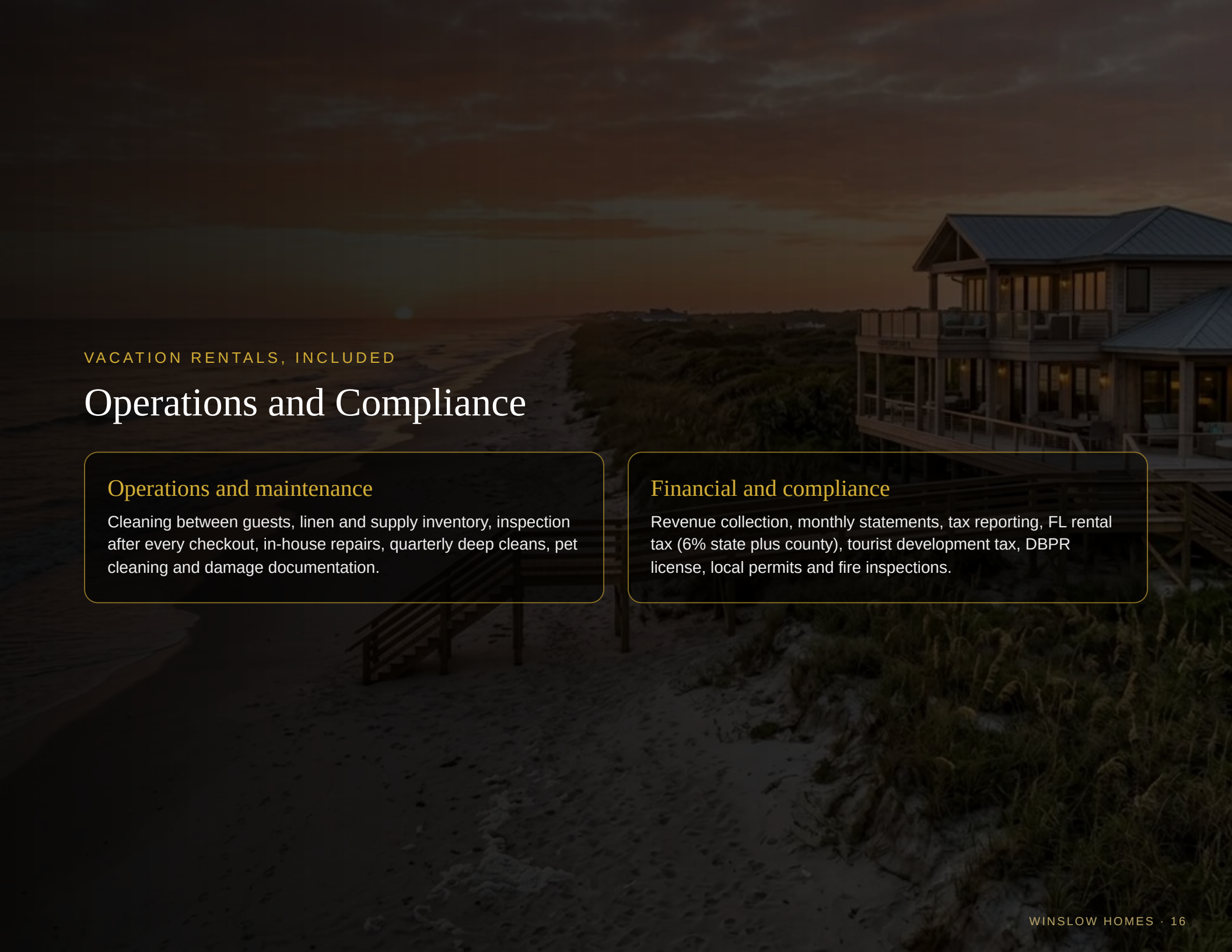
## Listings and Guest Care

### Listing and distribution

12-25 professional photos, listing copy and SEO, Airbnb, VRBO and Booking.com, direct booking website, automated channel manager, calendar sync and pricing optimization.

### Guest services

24/7 messaging with a 15-minute response target, check-in and checkout, smart lock or keyless entry, welcome package, guest support, reviews and complaint resolution.



VACATION RENTALS, INCLUDED

## Operations and Compliance

### Operations and maintenance

Cleaning between guests, linen and supply inventory, inspection after every checkout, in-house repairs, quarterly deep cleans, pet cleaning and damage documentation.

### Financial and compliance

Revenue collection, monthly statements, tax reporting, FL rental tax (6% state plus county), tourist development tax, DBPR license, local permits and fire inspections.

VACATION RENTALS

# Short-Term Fee Schedule

**20%**

Of gross rental income for  
full-service management

**\$499**

Setup: photos, listing,  
channels, smart lock install,  
first cleaning

**\$200-\$400**

Recommended quarterly  
deep clean, billed to owner

**\$750**

Early termination before 6  
months



## VACATION RENTALS

### Short-Term Fee Details

- ◇ The 20% covers management, cleaning, maintenance, guest services and tax compliance, on gross before guest cleaning and supply costs
- ◇ Cleaning at cost: studio or 1 bedroom \$100-\$150, 2 bedroom \$150-\$200, 3+ bedroom \$200-\$250
- ◇ Linens and supplies restocked at cost, with invoices
- ◇ Repairs at cost under \$500, 10% over \$500. In-house work saves 15-20%, 24/7
- ◇ Optional design and furnishing consultation: \$150 an hour
- ◇ Rare emergency guest relocation at cost, coordinated with insurance

FLORIDA BEACH MARKETS: OFF-SEASON, PEAK, ANNUAL AVERAGE, OCCUPANCY

## Revenue Projections

### 1 bedroom condo or townhouse

\$800-\$1,200 off-season. \$2,000-\$2,800 peak. \$1,200-\$2,500 a month average. 65-80% occupancy.

### 2 bedroom house or condo

\$1,200-\$1,800 off-season. \$3,200-\$4,500 peak. \$2,000-\$4,000 a month average. 70-80% occupancy.

### 3 bedroom beachfront home

\$2,500-\$3,500 off-season. \$5,500-\$8,000 peak. \$3,500-\$7,000 a month average. 75-85% occupancy.

### 4+ bedroom estate home

\$4,000-\$6,000 off-season. \$9,000-\$15,000 peak. \$6,000-\$12,000 a month average. 70-80% occupancy.

INCOME VARIES BY SIZE, LOCATION, AMENITIES AND SEASON

## Florida Rental Seasons

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### Peak: January to April

Presidents Day, Spring Break, Easter and weekly snowbirds. 85-95% occupancy at premium rates.

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### Summer: June to August

Families book 1-2 week stays. 70-85% occupancy at moderate rates. Heat draws fewer tourists than winter.

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### Shoulder season

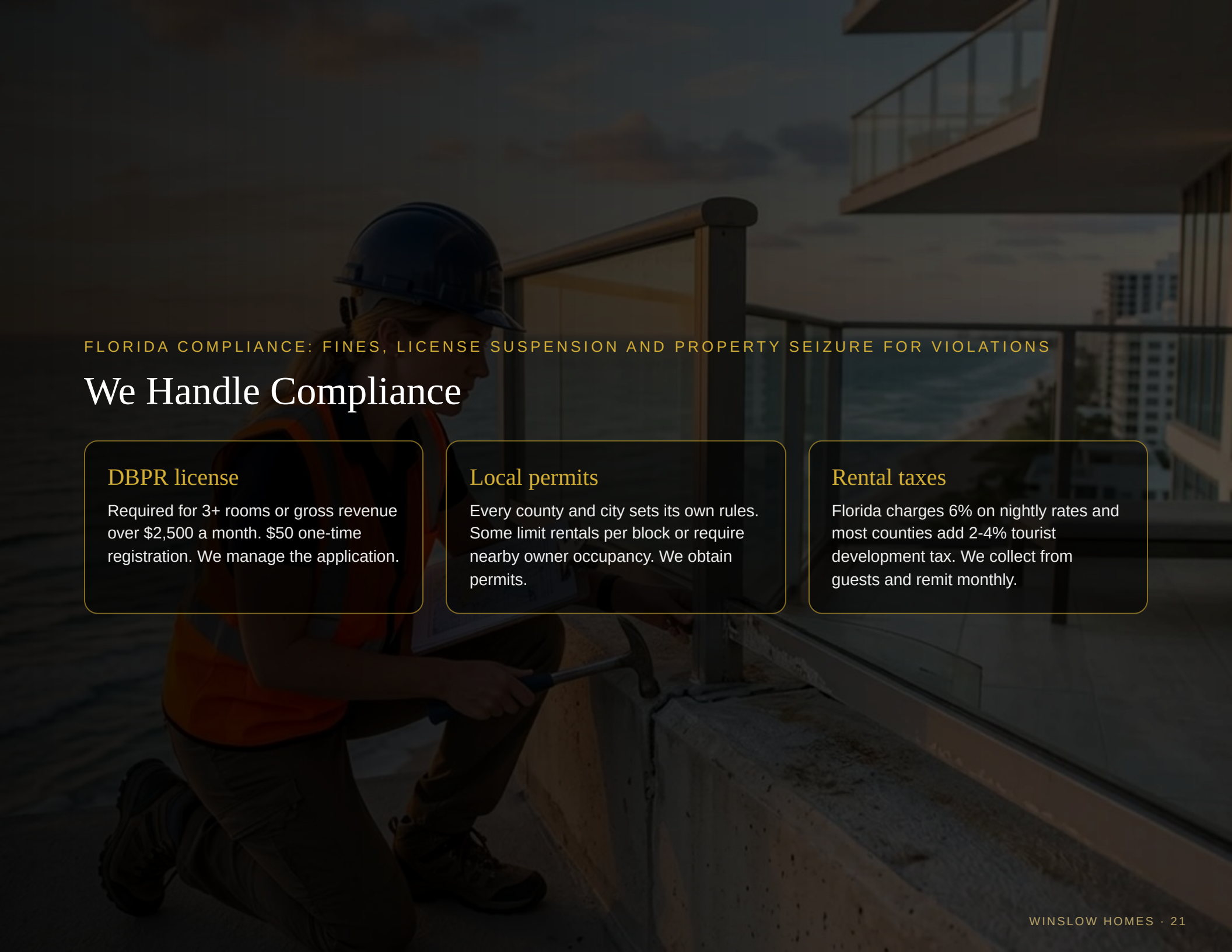
Late spring before June, plus September and October. Business travelers, couples and spring breakers. 50-70% occupancy at discounted rates.

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### Off-season: November, December

Post-holiday slowdown and winter weather. 30-50% occupancy, except Thanksgiving and Christmas weeks.



A construction worker wearing a black hard hat and an orange safety vest is kneeling on a concrete surface, working on a metal railing. The background shows a modern building with glass railings and a cloudy sky.

FLORIDA COMPLIANCE: FINES, LICENSE SUSPENSION AND PROPERTY SEIZURE FOR VIOLATIONS

## We Handle Compliance

### DBPR license

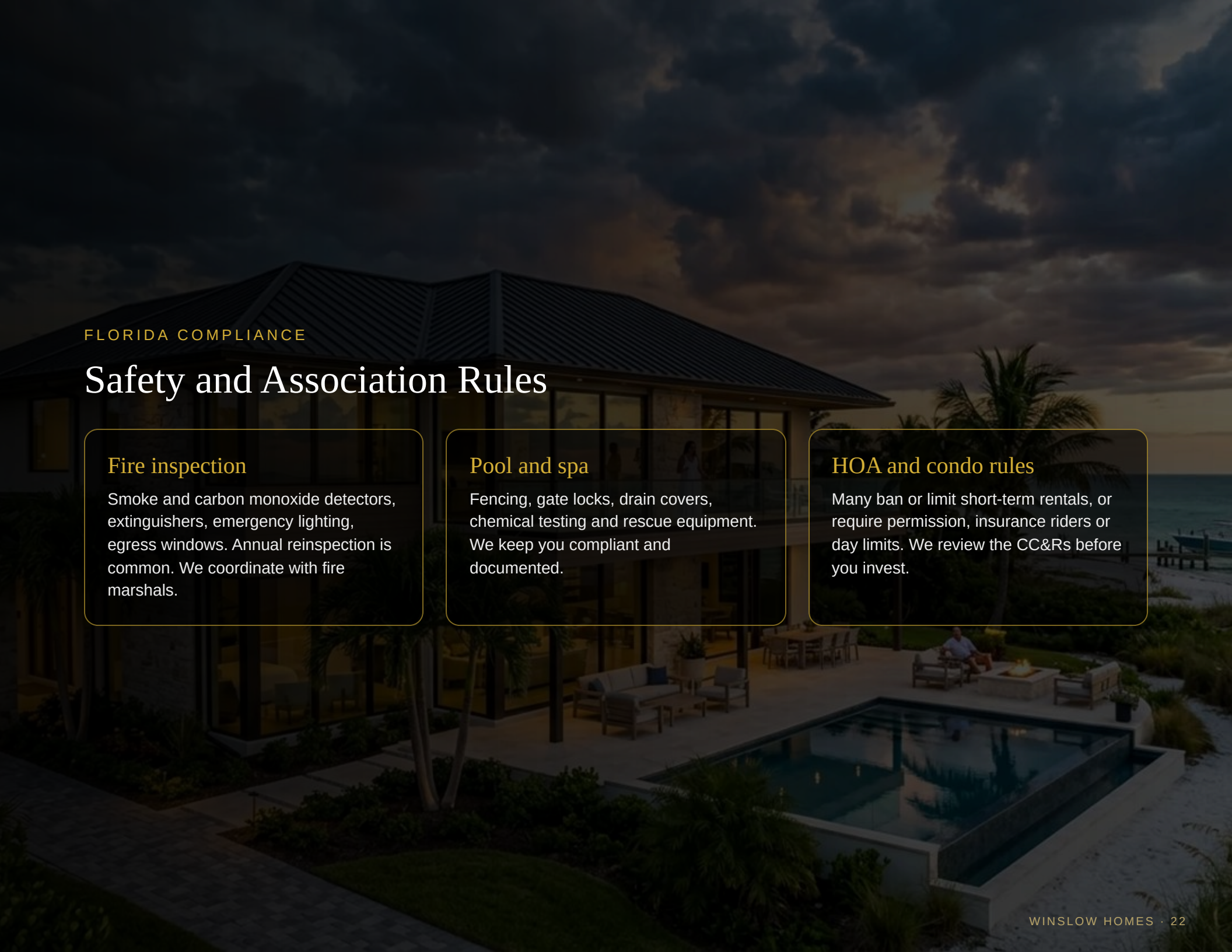
Required for 3+ rooms or gross revenue over \$2,500 a month. \$50 one-time registration. We manage the application.

### Local permits

Every county and city sets its own rules. Some limit rentals per block or require nearby owner occupancy. We obtain permits.

### Rental taxes

Florida charges 6% on nightly rates and most counties add 2-4% tourist development tax. We collect from guests and remit monthly.

A large, modern house with a pool and patio at dusk. The house has a dark, multi-gabled roof and large glass windows. The pool is rectangular and surrounded by a patio with outdoor furniture. The sky is dark with some clouds, and the overall scene is dimly lit, suggesting twilight.

## FLORIDA COMPLIANCE

# Safety and Association Rules

### Fire inspection

Smoke and carbon monoxide detectors, extinguishers, emergency lighting, egress windows. Annual reinspection is common. We coordinate with fire marshals.

### Pool and spa

Fencing, gate locks, drain covers, chemical testing and rescue equipment. We keep you compliant and documented.

### HOA and condo rules

Many ban or limit short-term rentals, or require permission, insurance riders or day limits. We review the CC&Rs before you invest.

DYNAMIC PRICING ON A BEACH MARKET 2 BEDROOM

## Pricing Drives Profit

**\$150**

A night off-season

**\$350+**

A night during Spring Break  
in March

**\$400+**

A night during major event  
weeks

**15-25%**

Typical gain in annual gross  
revenue over static pricing



## DISTRIBUTION AND GUEST CARE

# Every Channel, Every Hour

- ◇ One platform is risky, since one algorithm change tanks bookings
- ◇ Airbnb, VRBO/HomeAway, Booking.com, Google Vacation Rentals and your own direct booking site with no guest platform fees
- ◇ Channel manager syncs calendars instantly, prevents double bookings and syncs reviews
- ◇ Pricing software reads competitor rates, events, weather and occupancy, adjusting daily
- ◇ We monitor every channel 24/7 with a 15-minute response target
- ◇ WiFi, parking, pool gate codes, thermostat, appliances, restaurants and beach directions answered instantly

## HOME WATCH

# Who Needs Home Watch

- ◆ Snowbirds: Florida winters, New England summers, 6 months unoccupied
- ◆ Second-home owners whose homes sit empty 8-9 months a year
- ◆ Vacation rental owners between bookings, plus estate and trust properties
- ◆ Deployed military stationed overseas for months or years
- ◆ Extended travelers on business assignments, sabbaticals or medical treatment
- ◆ Relocation properties sitting empty during a sale or purchase



WHY HOME WATCH MATTERS IN FLORIDA

# Vacant Homes Get Damaged

## Humidity and mold

80%+ humidity grows mold in 24-48 hours if the AC fails, damaging property and health.

## Storms and water

Hurricane season runs June 1 to November 30; one storm causes \$50,000+ damage. Water damage is the #1 insurance claim.

## Pests and theft

Termites, roaches, rodents and ants. AC and copper wire theft and vandalism. Visible monitoring deters criminals.

## Insurance

Many FL policies require professional home watch for vacant homes or coverage is void. Documented watch earns 5-15% discounts.



110-POINT INSPECTION, WEEKLY, BI-WEEKLY OR MONTHLY

## Every Visit: Interior

- ◇ HVAC and thermostat checked, temperature and humidity logged
- ◇ All faucets run, toilets flushed and leak-checked, water heater inspected
- ◇ Refrigerator and freezer temperatures logged, laundry and dishwasher tested
- ◇ Windows and doors locked, alarm armed, smoke and carbon monoxide detectors tested
- ◇ Electrical panel and breakers checked, all lights tested
- ◇ Ceilings, walls, floors, cabinets and closets checked for stains, mold, odors and pests

## 110-POINT INSPECTION

### Every Visit: Exterior

- ◇ Roof, shingles or coating, foundation, exterior walls, window and door seals
- ◇ Pool equipment, water level and chemicals, spa, screen enclosure and lanai
- ◇ Plants, trees near the roof or lines, irrigation system
- ◇ Gutters, downspouts, drainage and grading around the foundation
- ◇ Driveway, walkways, steps, railings, fences, gates, locks and exterior lights
- ◇ Mail collected, vehicles, boats or RVs checked, visible pest activity noted



PRICE PER VISIT: WEEKLY, BI-WEEKLY, MONTHLY. ESTATES OVER 5,000 SQUARE FEET: CUSTOM QUOTE

## Home Watch Pricing

### Condo or townhouse up to 1,500 square feet

\$40 weekly. \$45 bi-weekly. \$55 monthly.

### Home 1,501-2,500 square feet

\$55 weekly. \$60 bi-weekly. \$70 monthly.

### Home 2,501-3,500 square feet

\$65 weekly. \$70 bi-weekly. \$85 monthly.

### Home 3,501-5,000 square feet

\$80 weekly. \$90 bi-weekly. \$105 monthly.



## HOME WATCH

# Add-On Services and Fees

- ◇ Setup \$75: baseline photos, walkthrough, emergency contacts, owner portal. Key holding and mail and package collection included
- ◇ Hurricane preparation \$150-\$350 by property features. Post-storm inspection \$100 within 24 hours
- ◇ Pre-arrival \$75: AC, lights, fresh linens, optional groceries. Departure securing \$50
- ◇ Vendor coordination \$50 an hour with your approval. Concierge errands \$50 an hour, purchases at cost
- ◇ HVAC filter change \$25 plus filter. Emergency after-hours visit \$95
- ◇ Extra photo report \$25, useful for insurance

## REPORTING

# Proof After Every Visit

- ◇ Timestamped digital photos of every room after each visit
- ◇ Online owner portal with real-time access and checklist completion
- ◇ Temperature and humidity data logged
- ◇ Immediate notice of issues, with text or phone alerts for critical ones
- ◇ Monthly summary reports emailed, plus maintenance recommendations
- ◇ Insurance-grade photo documentation





HURRICANE SEASON, JUNE 1 TO NOVEMBER 30

## Storm Season Home Watch

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### Frequency rises

Visits grow in frequency and scope as storms approach.

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### Before the storm

Shutters, outdoor furniture, pool equipment, generators fueled and tested, trees trimmed, vehicles moved, documents and supplies secured.

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### Within 24 hours after

Roof, structure, windows, doors, water intrusion, pool, lanai and electrical safety checked. Temporary repairs coordinated.

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### Insurance support

Timestamped photos prove pre-storm condition and post-storm damage, speeding approvals and reducing denials.

MASSACHUSETTS, CONNECTICUT,  
RHODE ISLAND

## New England Home Watch

- ◆ Frozen pipe prevention with heat tape, faucet drips and cabinet heat
- ◆ Heating monitoring, power outage detection and generator testing
- ◆ Snow load roof checks, ice dam prevention, driveway and walkway ice management
- ◆ Chimney and fireplace safety plus winterization verification
- ◆ Spring opening and fall closing: systems check, restock, cleaning, water drains, AC winterization
- ◆ Florida in winter, New England in summer: one contact for both homes



RENOVATION AND TURNOVER. IN-HOUSE WORK SAVES 15-20% OVER SUBCONTRACTING

## Save \$1,200 on One Turnover

**\$7,500**

What a \$6,000 project costs through a typical manager, after 20-30% subcontractor markup

**\$6,000**

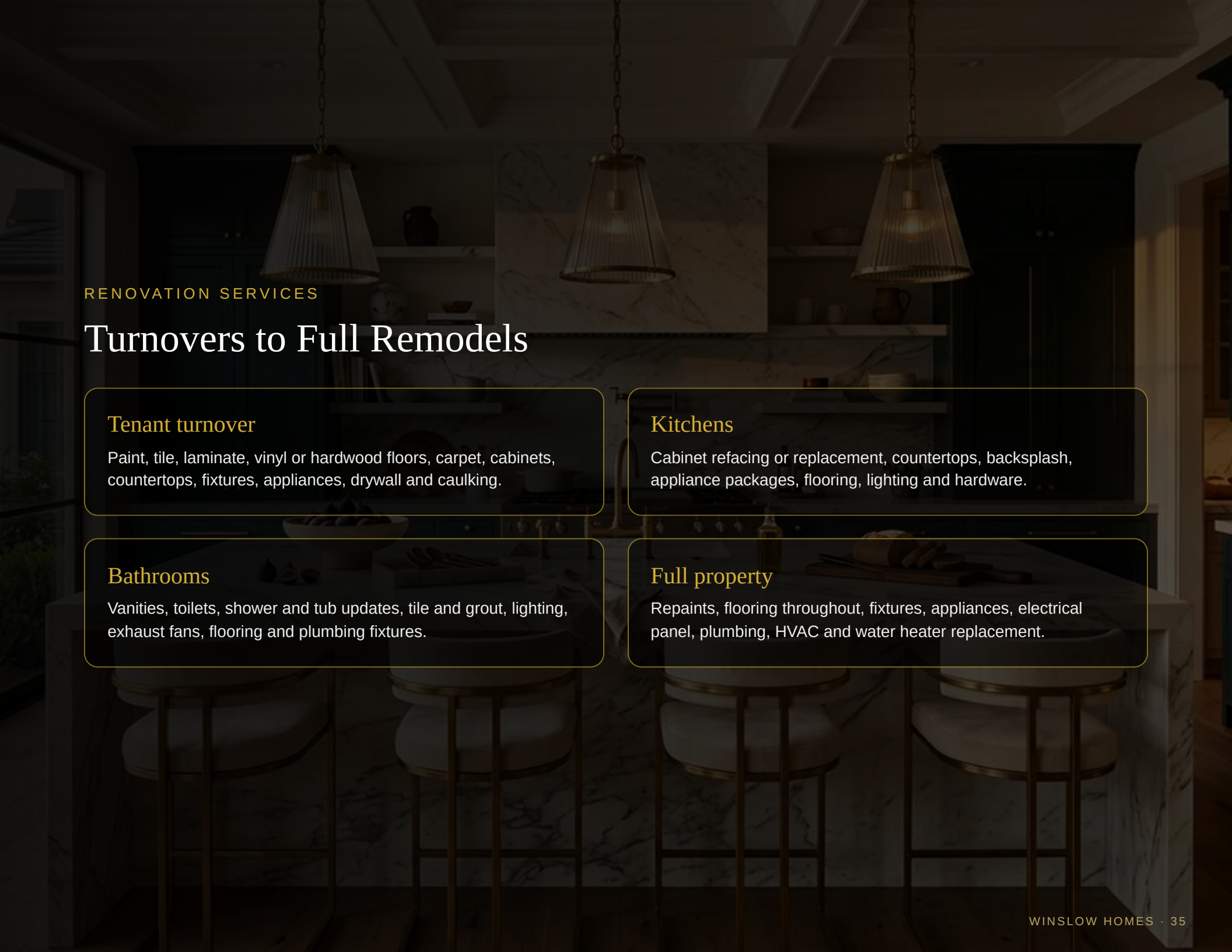
Your cost with us, or \$6,300 over \$500 with the 10% fee. Wholesale materials

**\$6,000-\$12,000**

Yearly savings for owners of 5-10 properties

**\$20,000+**

Yearly savings for larger portfolios



## RENOVATION SERVICES

# Turnovers to Full Remodels

### Tenant turnover

Paint, tile, laminate, vinyl or hardwood floors, carpet, cabinets, countertops, fixtures, appliances, drywall and caulking.

### Kitchens

Cabinet refacing or replacement, countertops, backsplash, appliance packages, flooring, lighting and hardware.

### Bathrooms

Vanities, toilets, shower and tub updates, tile and grout, lighting, exhaust fans, flooring and plumbing fixtures.

### Full property

Repaints, flooring throughout, fixtures, appliances, electrical panel, plumbing, HVAC and water heater replacement.



## RENOVATION SERVICES

### Specialty Services

- ◆ Insurance repair work for hurricane, water and fire damage
- ◆ Hurricane damage restoration and board-up and securing
- ◆ Mold remediation coordination
- ◆ ADA accessibility modifications
- ◆ Energy efficiency upgrades: windows, insulation and HVAC
- ◆ Pool and lanai renovations plus roofing, siding and trim

## RENOVATION FEES

# Clear Project Pricing

### Under \$500

At cost, no management fee. Paint a room or replace a faucet for the invoice amount only.

### \$500 to \$25,000

10% project management fee. A \$5,000 kitchen reface totals \$5,500.

### \$25,000 and up

Custom bid, typically a 5-10% fee. A \$50,000 renovation gets competitive pricing.

### After-hours emergency

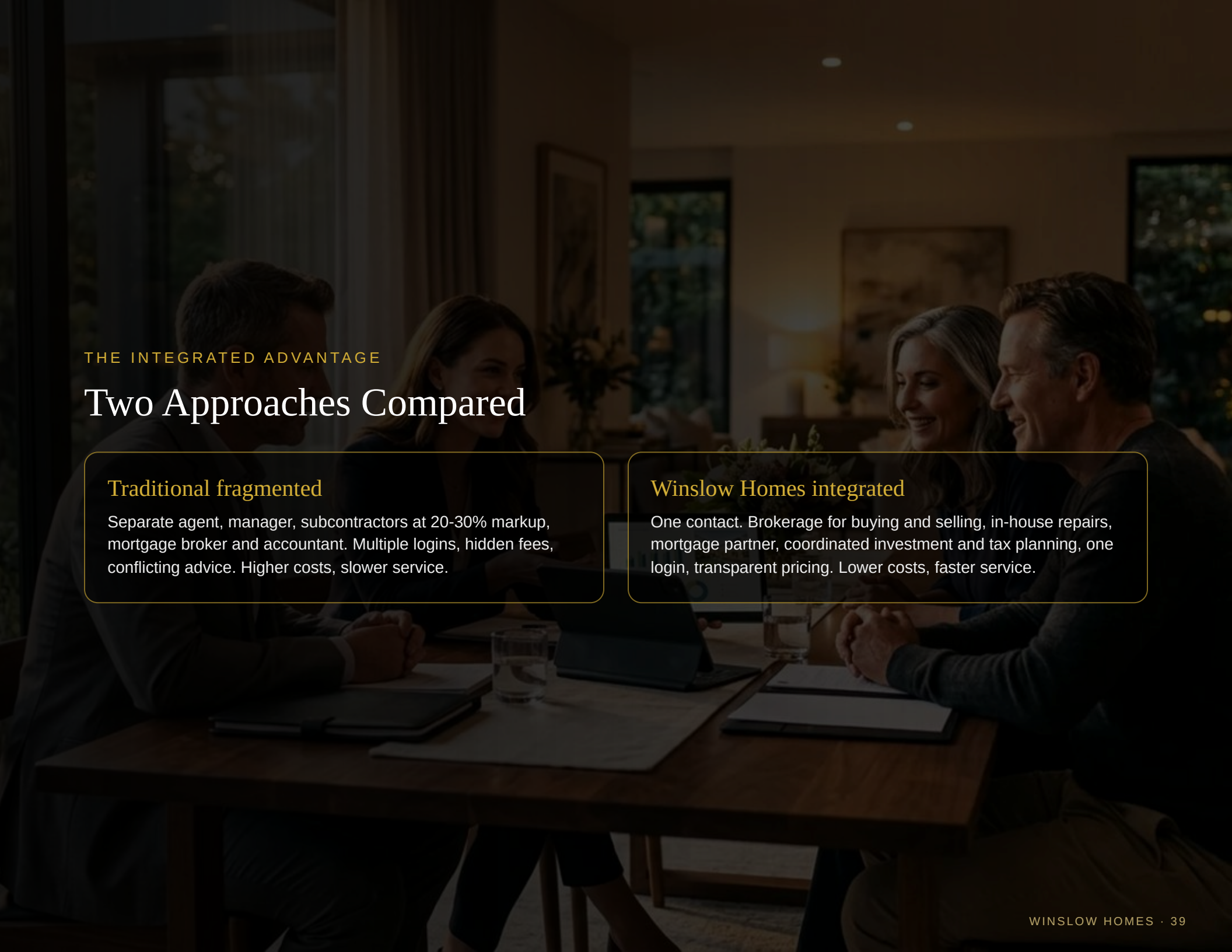
At cost plus a \$75 dispatch fee, such as a burst pipe at 11 PM.

## RENOVATION STRATEGY

# Quality Pays You Back

- ◇ Cheap renovations attract cheap tenants and short stays
- ◇ A 2 bedroom renovated for \$6,000 rents for \$1,200 a month, a 5-year breakeven
- ◇ Renovated for \$12,000, it rents for \$1,600, a 7.5-year payback with 33% more revenue
- ◇ Clean, contemporary vacation rentals command premium rates and 80%+ occupancy
- ◇ Management consultation on renovation strategy is included





THE INTEGRATED ADVANTAGE

## Two Approaches Compared

### Traditional fragmented

Separate agent, manager, subcontractors at 20-30% markup, mortgage broker and accountant. Multiple logins, hidden fees, conflicting advice. Higher costs, slower service.

### Winslow Homes integrated

One contact. Brokerage for buying and selling, in-house repairs, mortgage partner, coordinated investment and tax planning, one login, transparent pricing. Lower costs, faster service.

THE INTEGRATED ADVANTAGE IN PRACTICE

## Three Real Scenarios

### Rental turnover

Elsewhere: \$3,500 flooring quoted at \$4,200 plus fees, 4 weeks, \$4,500+.

With us: wholesale materials, \$3,500, done in 10 days, \$1,000 saved.

### Buying a rental

One team delivers rent analysis, repair estimate, financing options, management cost projections and 5-year ROI modeling.

### Hurricane damage

Our home watch team inspects, documents for insurance, boards up within 24 hours, estimates in-house and starts repairs on approval.



## INVESTOR SERVICES

# Grow Your Portfolio

- ◆ Success rests on acquisition, operations and financing. We provide all three
- ◆ Rental market analysis: average rents, vacancy, tenant demand, seasons and competition
- ◆ Market analysis across FL, MA, CT and RI, plus strategic acquisition guidance
- ◆ Rental ROI modeling and hold versus sell recommendations
- ◆ 1031 exchange coordination and portfolio rebalancing
- ◆ Tax-efficient property management

SAMPLE ROI ANALYSIS: \$400,000 PROPERTY, \$300,000 MORTGAGE AT 7%

## We Model Every Deal

**\$100,000**

25% down payment

**\$2,100**

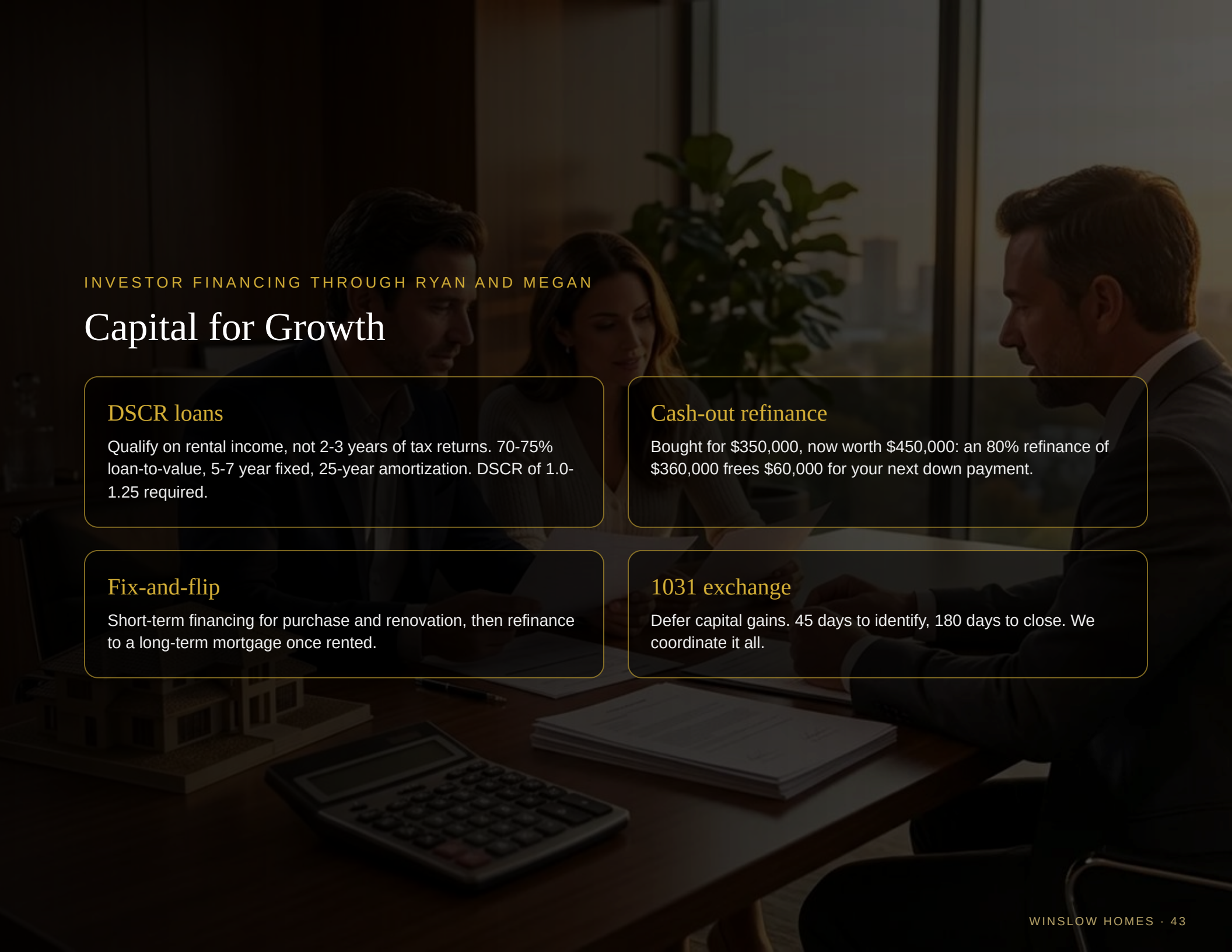
Estimated monthly rent

**\$382**

Monthly cash flow after  
\$2,100 mortgage, \$350  
taxes, \$100 insurance, \$168  
maintenance (8%)

**4.6%**

Cash-on-cash return, \$4,584  
a year

A background image showing three people (two men and one woman) in a professional setting, likely a meeting or consultation. They are seated around a table with papers, a calculator, and a small model of a building. The image is dimmed to serve as a background for the text.

INVESTOR FINANCING THROUGH RYAN AND MEGAN

## Capital for Growth

### DSCR loans

Qualify on rental income, not 2-3 years of tax returns. 70-75% loan-to-value, 5-7 year fixed, 25-year amortization. DSCR of 1.0-1.25 required.

### Cash-out refinance

Bought for \$350,000, now worth \$450,000: an 80% refinance of \$360,000 frees \$60,000 for your next down payment.

### Fix-and-flip

Short-term financing for purchase and renovation, then refinance to a long-term mortgage once rented.

### 1031 exchange

Defer capital gains. 45 days to identify, 180 days to close. We coordinate it all.

## INVESTOR SERVICES

# Portfolios of Every Size

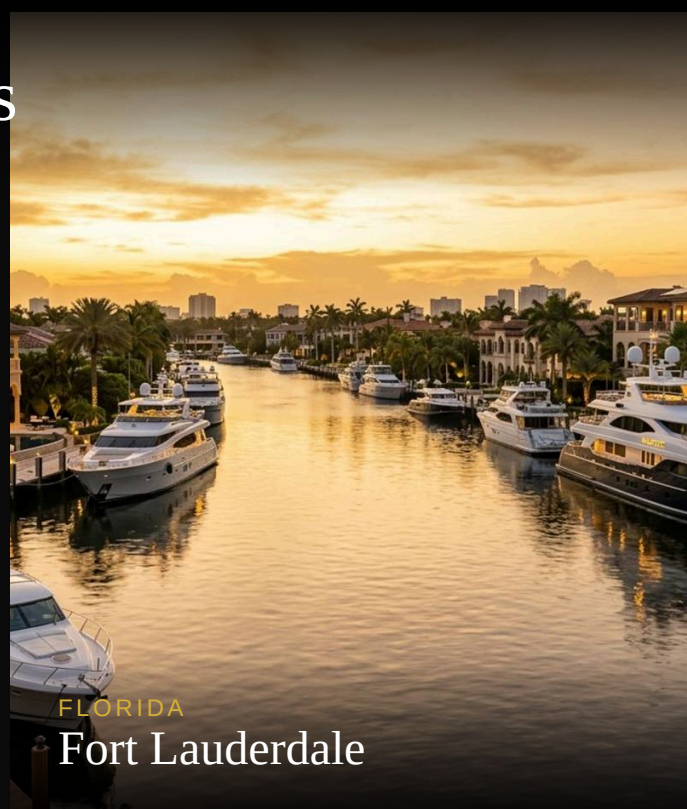
- ◆ Owners of 10+ properties: we find underperformers, below-market rents and over-mortgaged properties
- ◆ We optimize rents and tenant quality, refinancing and debt structure
- ◆ Geographic rebalancing: sell weak markets, buy strong ones. Single-family or multi-family, long-term or short-term
- ◆ Tax-efficient disposition strategy
- ◆ Duplexes to small apartment buildings: a 4-unit gets the same care as a single-family home
- ◆ Small commercial: retail and offices. Multi-state owners get one portal and consolidated billing



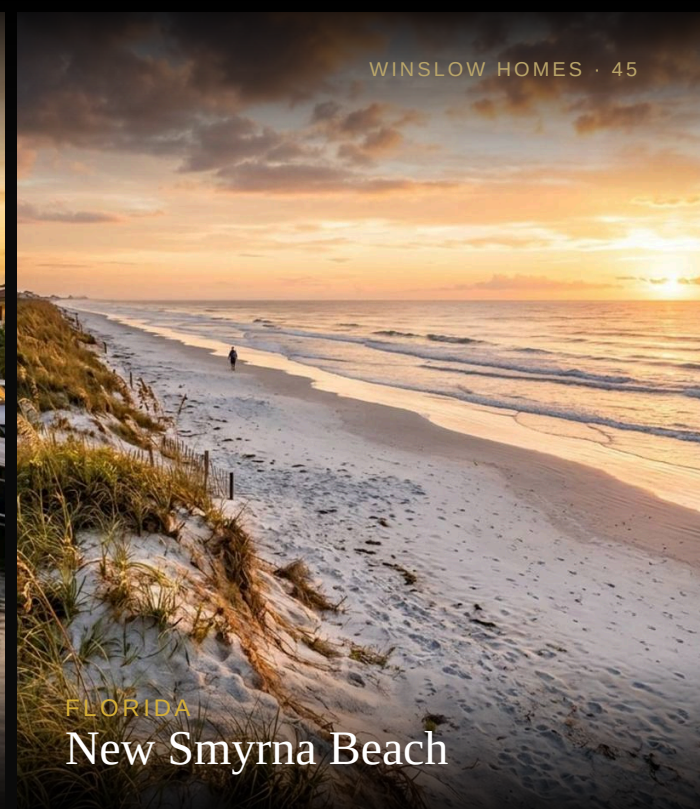
# Florida Service Areas



FLORIDA  
Miami



FLORIDA  
Fort Lauderdale

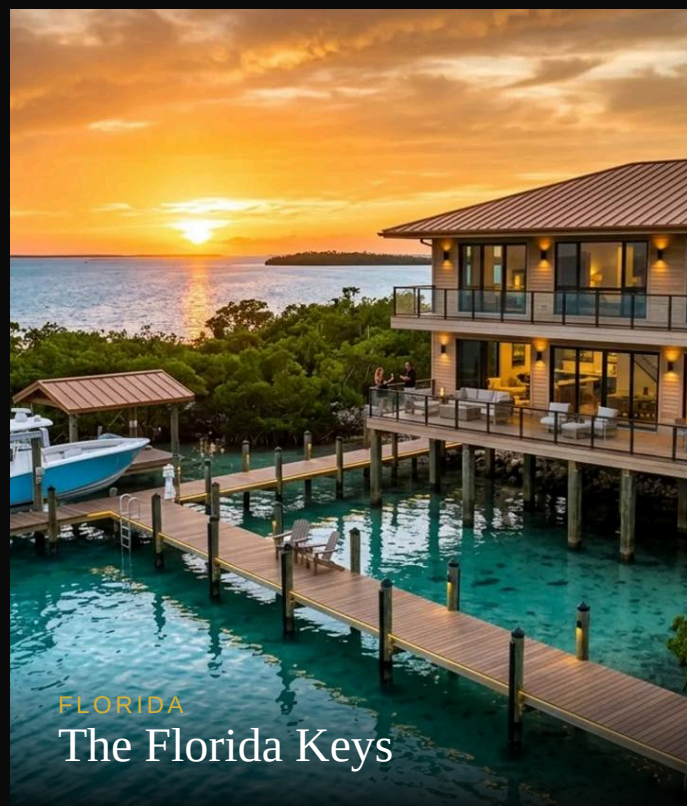


WINSLOW HOMES · 45

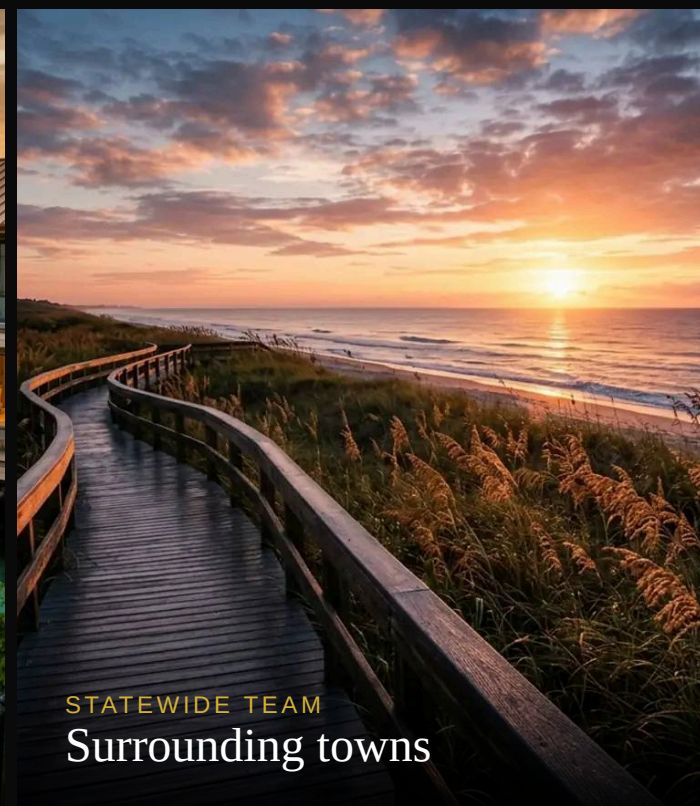
FLORIDA  
New Smyrna Beach



FLORIDA  
Orlando



FLORIDA  
The Florida Keys



STATEWIDE TEAM  
Surrounding towns

# New England Service Areas

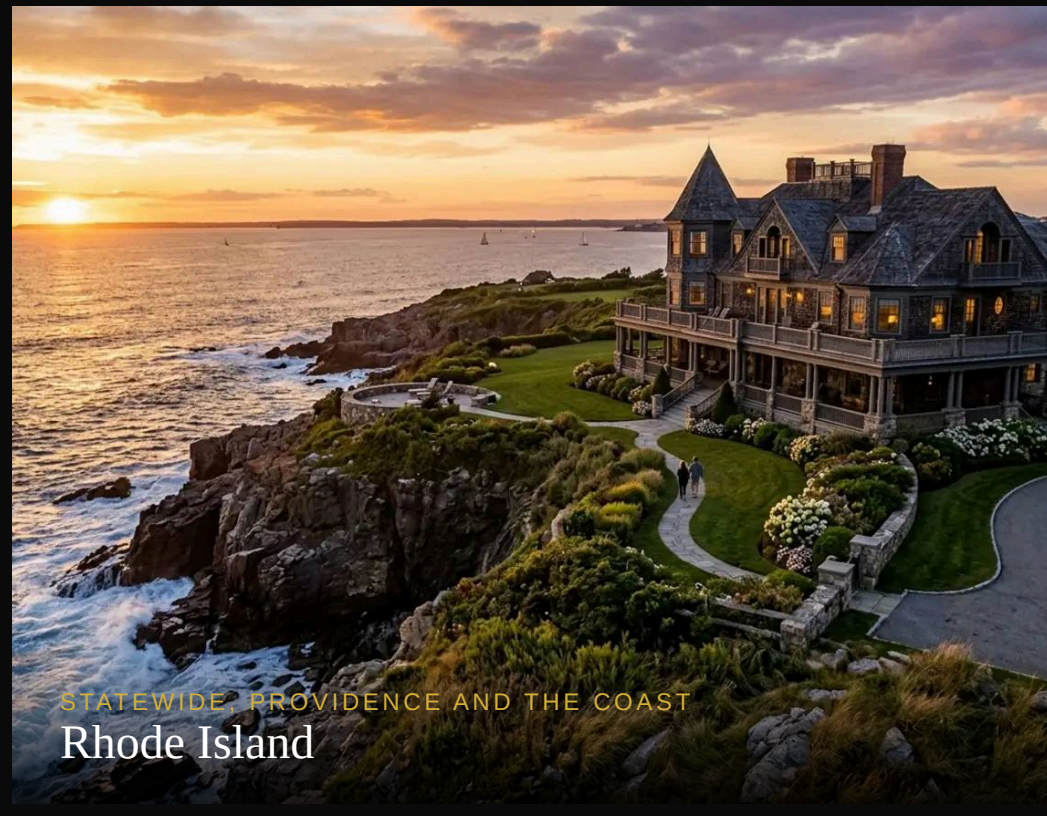
WINSLOW HOMES · 46



STATEWIDE, CAPE COD TO WESTERN MA  
Worcester County



MASSACHUSETTS  
Boston and Suffolk County



STATEWIDE, PROVIDENCE AND THE COAST  
Rhode Island



STATEWIDE, GREENWICH TO HARTFORD  
Connecticut



## CREDENTIALS

# Licensed and Accountable

- ◆ Winslow Homes LLC: real estate brokerage licensed in FL, MA, CT and RI
- ◆ Ryan and Megan: Mortgage Bankers with The Federal Savings Bank, NMLS #1588050, federally licensed nationwide
- ◆ Construction credentials: Florida CGC1532337 and Massachusetts CS-116069
- ◆ BoldTrail CRM, a professional-grade management system
- ◆ 40+ years combined real estate, construction and property management experience
- ◆ Property management in FL, MA, CT and RI. Home watch available nationwide

## NEXT STEPS

# Protect and Grow Your Property

|               |                                                                                                  |
|---------------|--------------------------------------------------------------------------------------------------|
| Tell us       | Share your property details and goals.                                                           |
| Get a quote   | We send a custom quote within 24 hours.                                                          |
| Free analysis | A no-obligation property analysis shows how to save money and raise cash flow.                   |
| Reach us      | Call 386-690-5858 or email<br>Broker@WinslowHomesLLC.com. Investor financing:<br>winslowloan.com |





# Let's Put Your Property **to Work**

Call or text **386-690-5858**

[Broker@WinslowHomesLLC.com](mailto:Broker@WinslowHomesLLC.com)

[winslowhomesllc.com](http://winslowhomesllc.com)

Miami, Fort Lauderdale, New Smyrna Beach, Orlando, the Florida Keys and surrounding towns in Florida. Worcester County and Boston in Massachusetts. Rhode Island and Connecticut.

Winslow Homes LLC, 3539 Tuscan Reserve Blvd, New Smyrna Beach, FL 32168. Equal Housing Opportunity. Ryan and Megan Winslow are Mortgage Bankers with The Federal Savings Bank.