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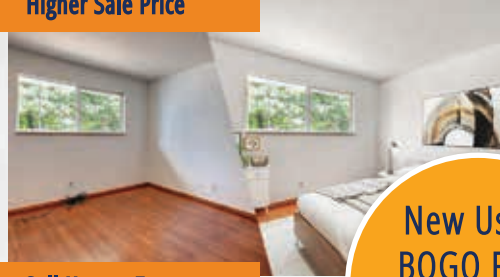


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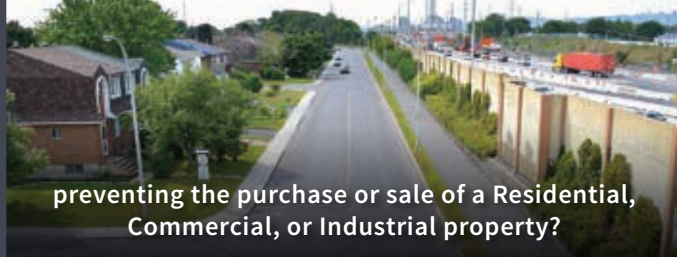


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Karen BARTHOLOMEW

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From corporate America to her time as a divorce mediator, from real estate sales to mortgage consulting, Karen Bartholomew has always had a knack for being the glue that binds. Her penchant for mediating disagreements and navigating challenging situations is second to none. With grace and skill, she has proven herself to be an expert guide.

OVERCOMING OBSTACLES

In the late '90s and early 2000s, Karen Bartholomew was working in the corporate world. That is, before the tech bust threw a wrench in the Bay Area economy.

"I was in management consulting. I would go into companies, interview different departments on how they were doing business, and streamline their business processes to be more efficient and effective from a productivity and cost standpoint. Once a business flowchart was completed, a new software system was implemented from the new flow of processes.

"In 2000, I was still doing this work. Then the 'big bang' happened. The world was going to stop. Companies cut outside consultants to downsize and I didn't have a job. I had a newborn, three bonus kids, and two more children of my own to tend to. I decided to take some time off to regroup."

Karen was left to figure out her next steps, personally and professionally. She always had a love for real estate, and so she decided to get licensed.

"But then I found myself divorced, and it was just way too much," Karen recalls. "The baby crying, the phone ringing, running to clients."

MEDIATING SUCCESS

Karen decided to take a step back and simplify her life. She landed a job in the mortgage world part-time and worked as a divorce mediator in the evenings. Both avenues of work proved to be excellent fits. Karen discovered that she has a love for coaching others and helping them thrive in

their lives. In both the mortgage business and divorce mediation, she found ample opportunity to be of service.

"When two people leave my office in a good space and can leave and co-parent well, that's a huge win. I have a talent in helping people unravel all their stuff and get to a good outcome," Karen explains.

After seven years, Karen's youngest child was in school full time; she felt the time was ripe to commit to a full-time position.

"I love coaching, training, and seeing people thrive in their passion and potential," Karen says. "I ended up teaching anger management, helping kids get off drugs, and helping kids in gangs. I loved it, but I came to a point in life where I had to pick one thing. So, I picked mortgages."

Karen realized that all of the training, educating, and mediating that fulfilled her could be done in the mortgage business. Once she made the decision to go full-time in 2007, her mortgage business took off, and in 2010, Karen joined Summit Funding.

“
I'm focused on finding **JOY** in everything I am doing.”

Karen has a proven talent for helping her real estate agent partners produce more by listening and helping them with the resources they desire. She can assist with obtaining better time management skills, raising price-points, generating more leads, or just having a more balanced life.

"Real estate agents – we cater to them," Karen continues. "We are here to help them produce more. Whatever they are struggling with in their business, we have all the resources to help them. One of the things I always ask agents is, 'What's important to you?'"

"They often share the struggle they have in the lending market. Whatever they are struggling with, whatever their need is, we want to help. Whatever they're doing great with, we want to help them do better. We want to offer resources to help their business grow."

...





“
I love **COACHING,**
TRAINING, and seeing
people **THRIVE** in their
passion and potential.”



•••
A WELL-BALANCED LIFE

Today, Karen's three children are in their 20s and 30s; her oldest daughter works in the mortgage industry, running the operational side of her the business.

“She's a rockstar,” Karen beams.

“My favorite thing in the world – we went to Yosemite and had five days with the family. To see them interacting, having fun, and riding bikes together is my favorite thing in the world.”

Karen believes that her clients continue to come back to her because of the attention she puts into getting to know them, as well as their short term and long term goals. Her team culture is that of family; they work together for the common goal of creating a great client experience. Karen is able to understand her clients' needs, fears, and desires.

“My daily goal is to help as many people as we can in trusting us to build their financial wealth through real estate and budgeting,” Karen says.

With experience as a divorce mediator, a mortgage consultant, and a coach, there's no doubt Karen can achieve that goal.

“I'm focused on finding joy in everything I am doing,” she smiles.

For more information, please visit summitfunding.net/sites/kbartholomew.

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Doug Evans

In life, as in real estate, ups and downs come and go. They're unavoidable.

But come what may, the ebbs and flows of fortune are no match for a steady upbeat strength of character and straight-ahead action.

One who personifies this spirit is Doug Evans. Those who know him know that he's proof positive.

Today, Doug is Managing Broker at Coldwell Banker Los Gatos ... the product of hard, sustained effort, grit, and growth.

Fire and Ice

Doug Evans has the kind of inner fire that creates results. That spark started years ago on the ice.

"Hockey is a big part of my story. I grew up here in California, but when I was 14, I moved to Detroit to take my game to the next level. There wasn't a lot of competitive ice hockey being played in San Jose at that time."

After years of lacing up his skates and hitting the ice, Doug showed promise. In fact, after moving to Michigan, he played four years at the University of Michigan and five years in the minor league hockey system.

Pushing Through

As he continued to pursue his passion for the sport he loved, Doug faced misfortune. It happened during a return trip to San Jose while playing roller hockey.

"I tore my ACL," he recalls.

It was news that no serious athlete wants to hear. After working his way through rehab for a couple of years, Doug came to a realization with his wife, Joan.

"I knew it was time for me to look at my professional career and what my next steps were going to be after hockey," Doug remembers. "Joan and I were both from San Jose. We grew up here, we loved it here, and we decided to stay."

He had the support of his family – along with a pivotal idea.

"My brother-in-law and sister-in-law convinced me in 1999 that it was time to get into real estate," he says. "It really interested me. And I thought if I could figure out how to buy homes with others, I could figure out how to buy a home for myself."

Joining a New Roster

As an athlete who had worked relentlessly to hone his abilities and his edge, Doug was used to finding success. Jumping into real estate was a new game.

"When I started in the business 21 years ago, it was different than it is today. You would work the floor every day, and so you would get a couple of leads," Doug explains. "During my first six months, I was definitely getting appointments, but something just wasn't clicking."

Doug's coaches had always been integral to helping him pursue his passion for hockey. He thought the same approach could work in real estate.

"At that stage in my career, I was just learning what to say and how to say it and how to come up with a value proposition ... and I was doing it without having had any real, formal sales training," Doug says. "So I got a mentor, who really helped me learn what to say, and how to deliver on a value proposition for clients."



Building a Dynasty

Doug got his feet beneath him and soon found his rhythm. And so started a career that has stretched out over 21 years.

As an accomplished producer in real estate, he has naturally found his way into a coaching role for others, as the Managing Broker at Coldwell Banker Los Gatos.

At the time of this interview in 2020, there are almost 300 sales associates in the office. In 2019, the group accounted for an astounding 1,100 transactions representing over \$1.56 billion in sales volume, with an average of \$1.4 million per deal.

In the process, the Los Gatos team has achieved truly lofty honors. From 2013 to 2017, the team finished as the number two office out of 800 Coldwell Banker offices. Then the team stepped to the top – ranking as the top office in both 2018 and 2019.

“I’m very humbled and honored that we have been able to do it. It’s all because of the sales associates,” Doug emphasizes. “Throughout my career, it’s about helping people and being there to support them, whether it was when I was selling or during the past 10 years when I’ve been working with agents. One of the things I really have a passion for is working with an agent ... coaching them to help their clients. It’s really all about helping others.”

Doug doesn’t have an assistant manager. And that’s not by accident.

“I intentionally don’t have one. For me, I find it’s better that I have the one-on-one interaction,” Doug says. “It works best when we have a direct line of communication.”

Winning as a Team

Doug has always been a team guy. His affinity for comradery has translated perfectly from his days on the ice to his days in the business.

“Coming from a team background, I’ve seen so many parallels,” he smiles. “We take a true team approach to everything we do. Our agents really do collaborate and support each other. We work hard, we have fun, we collaborate, and we are a pretty humble group of folks who are there for each other.”

“

When you find your true calling in life, you never work a day in your life. If I wasn’t paid to do this, I would still do it.

”

Doug enjoys the warm support of his loving family at home, too. He and Joan enjoy time with their son, Storm, and daughter, Alex. In his free time, Doug has a love for golf, mountain biking, and family time. He also appreciates the chance to come together with his team members to give back to the community.

Focus and Results

One of Doug’s greatest attributes is his sense of focus. When you talk with him, it’s clear that his attention is set squarely on the conversation at hand, with a rare sense of positive energy that he seems to transfer to those he talks with.

At the same time, Doug’s love for his work shines through.

“When you find your true calling in life, you never work a day in your life. If I wasn’t paid to do this, I would still do it. That’s how I feel about managing the branch and being able to stay true to who I am,” he says. “Success is when you find your true calling in life. I feel blessed and work with the high caliber of people who work here.”

As Doug considers his past and the future that he continues to build upon, the spark that fueled his competitive fire on the ice is ever-present.

“When I was growing up, the value of hard work and discipline was ingrained in me. The message was, ‘stay focused, work hard, and you can do it.’ Those experiences from playing hockey in the minor leagues and going on three-week road trips and dealing with adversity are things I draw upon each day,” he says with a smile. “The biggest thing that translates between the two ... through hard work and discipline, you can accomplish anything you want to in life.”

Truly, Doug Evans is proof positive of that.



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COSETTE KULDA

LIVING HER
PURPOSE

▶▶ through the generations | By Zach Cohen

“I did not want to do real estate. At all,” Cosette Kulda begins with a laugh.

As the oldest of 10 children, Cosette watched her mother, Juliette, and later her father, Derek, delve into real estate during her teenage years.

“It was fun. I remember when my mom started, she was a stay-at-home mom as I grew up. In my teenage years, she started in real estate part-time. Twice a week – she let us know she’d get a babysitter for Tuesday and Thursday at the house and do real estate part-time.”

Cosette remembers her mom picking her up from school, and together, they’d go drop off flyers or do a property showing. Cosette enjoyed the time with her mom, but she had different plans for her own professional life.

“Growing up, I wanted to be a wedding planner. I loved being at parties and witnessing significant moments in people’s lives,” Cosette remembers. “I’m also involved in my church and am motivated by mission work. Growing up and seeing her do real estate, I thought that I didn’t want to be in that type of business. It didn’t motivate me. And I felt like I needed to make my own way.”

At 16, Cosette left home to attend a small, Catholic school in Southern California, and two years later, enrolled at the University of Dallas to study business and liberal arts.

DISCOVERING HER CALLING

Throughout college, Cosette did both wedding planning internships and helped her parents part-time at the real estate office. As she approached graduation, she still planned to go into either wedding planning or ministry work.

“It wasn’t until my senior year of college as I began to apply to jobs in event planning and mission work that I began to really consider real estate ... I was also in a lot of college debt at that time and needed a plan to pay off my loans,” Cosette explains.

Cosette has a vivid memory of sitting down with her parents for dinner at a restaurant in Dallas. Juliette and Derek presented their reasoning for wanting Cosette to join their team at Keller Williams. Cosette replied with her many objections, and the dialogue continued.

“My biggest objection was that I wanted to be able to serve people. I didn’t want to talk or think about how much

money I was making or how many deals I was closing. I wanted to make a direct impact in people’s lives.”

As the conversations progressed, slowly, Cosette’s view began to soften.

“The big take away I had from that dinner conversation ... was when they said, ‘You cannot give, what you do not have.’ It made me shift the way I thought about business, success, and making money.

“Before I had thought that making money and being successful in the world could cause a big distraction for what really matters in life. This is why I was more passionate about doing mission work with the Missionaries of Charity at the AIDS home in Pacifica, which serves the poorest of the poor. As Mother Theresa says, ‘the greatest hunger is to feel alone.’ Yet, the more time I spent with Keller Williams and with my parent’s business, the more I saw how much good one can do, and how many lives one can affect in a positive way with a company that has the culture and values of ‘God, Family and then Business.’ That’s what got me excited about continuing to work with the Kulda Group, and what has motivated me to give it my best.”



FORGING HER OWN PATH AHEAD

In May 2015, Cosette officially started her real estate career.

“It’s been really fun for me,” Cosette says. “I’ve worked in all different positions on the team. When I started, it was just my mom, my dad, one listing coordinator, one transaction coordinator, and myself.”

Since 2015, the team has continued to grow. In 2017, Cosette became a full-time buyer’s agent, and her business has steadily expanded. In 2020, she is on pace to have her best year yet in closed sales volume and is working as a productivity coach. The Kulda Group has 12 people on the team.

“I’m finally now getting repeat business and referrals from past clients, and I’m continuing to build a good reputation for myself,” Cosette says. “It’s all really paying off in year three of being a full-time agent.”

Looking ahead, Cosette hopes to continue to leverage real estate as a way to answer her “big why.”

“I’m happy with what I do right now. I see the value in what I do. It’s able to fund the life I want to live. It’s a way for me to live out my big why – serving people, striving to be the reason people believe in the goodness, truth, and beauty of God, and having fun. I see myself continuing to help to build out our team. I would like to do more of the service-based giving and community involvement work.”

With Keller Williams, Cosette is beginning to teach Quantum Leap, a program that helps young adults in the community set goals and remove limiting beliefs.

“Gary Keller, the founder of Keller Williams, says that so many people talk about their long term goals, but don’t know how to achieve them,” Cosette says. “Gary says that you are five years from anywhere you want to be if you set your mind to it today. So what tiny baby steps – quantum leaps – are doable and measurable to get you there?”

Outside work, Cosette enjoys travel, family time, and she bought her first house.

“So, I’m spending a lot of time working on the house,” Cosette smiles.

“ I LOVE THAT
THERE IS SUCH
A FOCUS ON
LIVING YOUR
big why
THROUGH
YOUR WORK. ”

IN BUSINESS, IN FAITH

In real estate, Cosette has discovered that the opportunity to help others is ever-present. The people she can impact through her work keep her motivated to work hard and come through for her clients.

“I’ve heard my grandfather say that ‘business has more to do with people than it does business.’ I see it every day when being a part of the major life decisions that come with buying or selling a home: where you will raise your family, start your next job, or even challenging changes like experiencing a death in the family and starting a new chapter.”

Cosette continues to serve her church and faith through mission work. She teaches teenagers at her church every Wednesday night and continues to serve with the Missionaries of Charity at the AIDS home in Pacifica.

“I’m so grateful for the emphasis this company has on being charitable with the people you encounter in day to day life. I love that there is such a focus on living your big why through your work. We’re living our highest values every day.”

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WILSON JUNG



▶ cover story

Written By Dave Danielson

**INTEGRITY
AT WORK ...**



EACH OF US HAS A SET OF STRENGTHS THAT WE DRAW ON NATURALLY.

THEY MAKE UP THE CORE OF THE WAY WE APPROACH LIFE, INCLUDING OUR RELATIONSHIPS AND OUR PROFESSIONAL PURSUITS.

Wilson is a real estate agent and Founder of Own Real Estate, as part of the Side Real Estate brokerage.

As he reflects on his young career and skyrocketing success, integrity is a primary quality that he hopes people will attribute to him. “The way I act in business is all about integrity,” he says. “I really attribute that to my family and the way I was raised while I was growing up in San Francisco.”

As Wilson came of age, he learned a lot from his parents that gave him a solid foundation.

“I always worked for my parents, and before I got into real estate, I had no sales experience. In fact, I had never received a W-2 either,” Wilson recalls. “Honestly, growing up, I was introverted, and I was a really big video gamer.”

When Wilson graduated from high school, he became driven to improve himself.

“At that point, I became all about growth and learning,” he remembers. “I graduated from college in three years. And after I graduated, I got into real estate. That was eight years ago.”

AN EARLY START

Wilson realizes his early entry into real estate is relatively uncommon.

“I think a lot of people come into our field after having worked in a corporate job that they didn’t like, thinking that real estate would give them more flexibility. And, of course, what we all know is, in real estate, you have to be very disciplined with your activities if you want to make a good living and be able to help a lot of people.”

Wilson appreciates the benefits of his chosen career field.

“The time and effort you put into the field translates and has a direct correlation to the number of people you can help and also the amount of money you can make. It is completely different in the corporate structure, where people work really hard, but someone still dictates your income and position. That’s the most attractive part of real estate for me.”

MAKING THE MOST OF PAST EXPERIENCE

As Wilson entered life as a real estate agent, he may not have had sales experience, but he benefited from the example of his parents and their work ethic. He also drew on the strengths and experiences of gaming, including the need for understanding and

executing on strategy and putting together effective plans to achieve goals.

As Wilson started in real estate, he had to make his way through a tough transition period, just like other agents.

“My first four years were relatively slow for me,” Wilson says. “My first year, I helped two families. That was followed by seven families in year two, then 10 in year three and 10 in year four.”

Then he got some assistance – literally – and quickly saw a dramatic effect on how he was able to work his business.

“After my first four years, I hired an assistant. That year we went from 10 to 31 families helped.”



NUMBER ONE, FOR ME, SUCCESS MEANS DOING THE RIGHT THING EVERY SINGLE TIME. **NUMBER TWO**, DOING THE BEST YOU CAN AT WHATEVER YOU’RE DOING. **AND NUMBER THREE**, IT’S SHOWING PEOPLE THAT YOU CARE.



“Then, I hired my first buyer’s agent, and we moved from 31 to 82 families helped. And then last year as we organically grew our team, we helped 126 families.”

GROWING AHEAD

Today, Wilson has a team of twelve, including four staff members and eight agents.

Wilson and his team continue to build a remarkable success story, placing them as the number one team in San Mateo County in terms of buyers represented, and the number three team in units.

While the numbers and accolades reflect what many consider to be a success, Wilson measures his achievements in terms of personal responsibility.



“ I HOPE PEOPLE SEE THAT I’M **STRAIGHTFORWARD** AND THAT I TREAT OTHERS WITH **HIGH INTEGRITY.**”

“Number one, for me, success means doing the right thing every single time. Number two, doing the best you can at whatever you’re doing,” he emphasizes. “And number three, it’s showing people that you care.”

He also looks at his ability to help others as part of defining success. In fact, he’s mentored and trained the last two Rookie of the Year winners in his office, and one of them was selected as a 30-under-30 REALTOR® for 2019.

Wilson has advice for those getting into the business today to enhance their chances of an effective start.

“I would say you want to find a mentor, or you want to find someone that you can look up to,” he explains. “So if there’s a way to shortcut success, of course, you still have to do the activities. But how do you know what’s the right activities unless you really shadow someone that’s doing it at a high level? So if there’s an opportunity for you to find someone to learn from, you’ll reach whatever level you define success as faster.”

COMMITTED TO SUPPORTING OTHERS

Beyond his official role as a real estate leader, Wilson gives back through his support of education and helping others as a mentor.

“I’m big on education, and really big on self-help, in the sense that, if I could spark a conversation that encourages someone to do more with their time, I absolutely would, whether it’s inspiring kids or helping someone change their perspective on how they think about a negative situation they’ve been in in the past,” he points out. “I like being there to help them frame their thinking in the right way ... rather than them going in a downward spiral through their own self-thought process.”

With so much promise ahead, Wilson moves forward with steady wisdom and unyielding integrity.

“I hope people see that I’m straightforward and that I treat others with high integrity. As I think back on getting into real estate, I didn’t know what I was looking for. But I knew I was looking for something. And I think the constant pursuit of improvement and success and making this a fulfilling career made the difference,” Wilson smiles. “With time, I was building self-confidence. And I think you do that by keeping commitments to yourself and by following through on what you say you’re going to do.”

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