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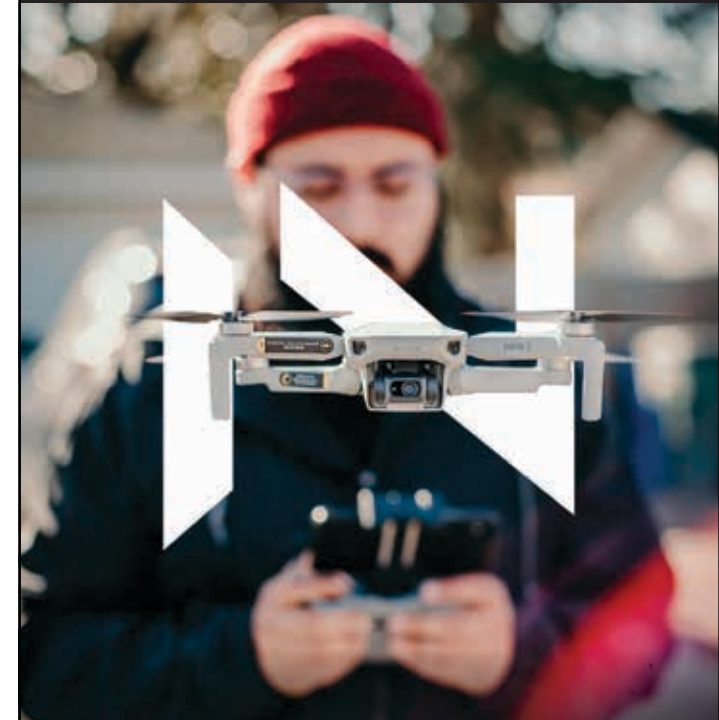
Upasna Gupta has led a rich life that's taken her across oceans and continents. She was born and raised in India, where she earned two bachelor's degrees, one in law and one in commerce. That led to a prosperous career in law that lasted for decades.

Then 25 years ago, Upasna and her husband moved to Cincinnati. While it was an exciting and new time, this transition proved troublesome for her law career. American law is far different from Indian law, so Upasna was told she'd have to repeat her studies and get a new degree to practice in the States.

With her green card on hold, her husband tied to his job, and the inability to leave Cincinnati, Upasna decided to give up law and pursue a different career through her bachelor's in commerce. She became a NASDAQ broker at Fidelity and enjoyed a fruitful career there, progressing from regional manager to sales manager and traveling across the U.S. in the process.

After having two children, relocating to California, and seeking a better work-life balance, Upasna decided to leave the finance world and once again switch gears.

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“I learned by falling over and over again and ultimately carved my own path.”

Upasna’s transition into real estate began with her family’s own search for housing. When they moved to the Fremont area and rented their home, she was shocked by the price range of real estate.

Still, real estate was an avenue that had interested Upasna throughout her life. At the end of 2014, she got her license and began calling local brokerages, but was most attracted to Timothy Crofton’s brokerage in Fremont due to his track record of success. Despite her confidence, Tim was hesitant to bring Upasna on board because she had two young kids and was just getting started. He said he only hires people who have more than 10 years of experience.

However, Upasna was determined to make an impression. She didn’t want to wait for her kids to be older. So one day she went to his office before it opened, met him at the door, and told him:

“Listen, I’m here, give it six months. This isn’t to prove it to you; it’s to prove it to myself.”

Tim was impressed by her zeal and decided to give her a chance.

It only took three months for Upasna to earn more than she would have in two years at her previous job. That’s when she decided to pursue real estate full time.

Building Up Her Business

For Upasna, nothing is more important for success in real estate than willpower and maintaining a positive outlook. Upasna was tested right from the get-go. She started out putting in 14-16 hours a day, seven days a week, and quickly built up a solid pipeline of clients in the area. People were calling Tim’s office and asking for Upasna since she’d met a bunch of people at his open houses.

Then in 2018, Upasna made a key move that took her business’ momentum to the next level.

Living in the Mission area of Fremont, there weren’t any new construction homes or big lot sizes available. Upasna approached developers interested in building, and ultimately they bought a dilapidated old house for \$1.2 million.



GIVING A CLIENT THE KEYS TO THEIR NEW HOUSE IS HAPPINESS FOR ME.



This decision garnered a lot of attention from local newspapers. Fox News and CBS wanted to interview Upasna about what she was doing. They said once the house was constructed, they’d connect the dots and feature her again.

By 2019, they’d built a beautiful house on the property, and Upasna was once again featured across the local media channels. It became a huge story for the area and dramatically increased Upasna’s exposure in the market. The house was eventually sold for \$2.7 million, marking a defining moment in Upasna’s real estate career.

Finding Happiness in a Life of Purpose

Upasna’s culture in India believes in God incarnation – i.e. practicing and implementing the teachings of God in life. So when she transitions out of work mode at the end of the day, Upasna puts her spirituality at the

forefront. She volunteers at a charitable organization that helps people whose partners have passed away. The goal is to provide emotional support and, eventually, help them find a stable job.

“There’s never something that came to me that made me happy. It’s always seeing the reaction in others’ eyes that drives my happiness.”

Upasna takes great pleasure in helping people find their dream home and move through the biggest financial decision of their lives. The expression of gratitude she gets back from someone at the end of a transaction is invaluable. This gratitude is what motivates Upasna to continue growing her business and connecting with the people in her community.

“Giving a client the keys to their new house is happiness for me.”





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Chris LOESWICK

ON REAL ESTATE, FAMILY LIFE, AND SURFING: BALANCE IS ALWAYS IN MOTION

“Seen as something we ultimately attain, balance is actually something we constantly do. A ‘balanced life’ is a myth — a misleading concept most accept as a worthy and attainable goal without ever stopping to truly consider it.”

— Gary Keller and Jay Papasan, *The ONE Thing*

Balance is not a constant; it is always in motion.

Chris Loeswick has been surfing since he was 10 years old — and surfing competitively since he was 14. Out on the ocean, he’s learned that to find balance is to be in a state of reaction — continually moving with the forces of nature. As the ocean moves, he moves. As the wave breaks, the balance point changes, and Chris responds.

In real estate and in all aspects of life, the same holds true. Perhaps, the idea that work/life balance can be “achieved” is a myth. Perhaps, balance is more accurately described as a practice, just like surfing.

“Work/life balance — it’s really challenging,” Chris says. “My coach said something really valuable to me: ‘You are always out of balance.’ Sometimes there is too much family time or too much work time. You’re always trying to get balanced, get back to the middle. But, in some ways, you’re always out of balance. Family, work, passion. We’re always trying to achieve that balance. That was really helpful for me.”

Chris worked in the restaurant industry throughout his 20s. When he made the decision to enter the real estate business six years ago, the ability to balance his life more effectively was one of the driving forces.



▶ profile
By Zach Cohen

BEGINNINGS

Before real estate, Chris worked at the Ritz Carlton. “I always worked in the restaurant business,” he explains. “From 19-30 years old, for over a decade. It was a good stint. I always liked it. High paced. I like being on my feet. Running around. Balancing a million different things.”

As he got married and began talking with his wife, Samantha, about having children, Chris’s desires changed. His uncle had worked in real estate, and after he finished a year with over \$1 million in commissions, Chris was inspired.

Chris realized that, in addition to the ability to make a great living, real estate provided the opportunity to set his own schedule. As a restaurant employee that worked almost every holiday, this was appealing.

“I had the inspiration to be at all my daughter’s soccer games, to be able to set my schedule to be there for my family,” Chris explains. “I always wanted the ability to throw on the brakes on life. Hang out.”

It’s all about the practice of balance.

“And there’s no glass ceiling,” Chris says. “Work as hard as you possibly can, and you can make as much as you are able to.”

SURFING, COMMUNITY, AND FAMILY

“Surfing — I love it. It’s always been a passion of mine,” Chris beams.

Chris continues to surf competitively, albeit less than he used to. With two young daughters at home and a growing real estate business, he still finds the time to care for himself through the things he loves.

“At 35, I still feel like I’m in my prime,” Chris continues.

For the past five years, Chris has organized a local surfing competition called the Jetty Classic. It’s a grassroots event that has served the local community in numerous ways.

“It transitions to all the levels and ages of the community. I get sponsors to help out. We get to give back to the community. It’s a challenging thing because I do everything for it — all the planning. But in the end, it’s a really cool event,” Chris says. “It’s been really successful or the community, to give back to kids, the people I grew up with.”

As an added bonus, the event has helped Chris’s real estate business, too; it’s led to hundreds of thousands of dollars of business for him.

“It’s a win-win,” he smiles. “It’s been really special.”

“I grew up in a situation where drugs and alcohol were in my life. Once I stopped associating with that negativity, I rose above that so I could achieve my dreams and goals. Through real estate, I’ve been able to achieve those dreams and goals. I want to model that in the community because I wasn’t gifted that as a young man. So, for example, with the surf competition, that’s what we’re doing. Modeling. Being a positive role model in the community.”

EYES TOWARDS THE FUTURE

Chris’s two daughters, Harlow and Kai, were born a year apart; Harlow was born in July 2018 and Kai July 2019.

“Lots of diapers at the house right now,” Chris laughs.

Six years into his real estate venture, Chris has steadily grown his business.

He closed 13 transactions in 2019, and his goal is to grow to over 30 transactions per year.

Chris has a passion for helping families stay in the community. With the high cost of living and real estate in the Bay Area, purchasing a home is a challenge for many. Chris is prepared to go the extra mile and to be creative in his approach, bringing the gift of homeownership to more.

Another one of Chris’s long-term goals is to invest in a restaurant. “I hope to do a lot of my real estate business out of that location, kind of like one of my offices,” Chris says. “Restaurants have given so much to me over the years during my college and post-college career. I’d like to provide the same benefits to others in my community.”

Through it all, Chris remembers his primary goal: a life of balance.

“I’ve learned from my family that it’s important to balance stress,” Chris says. “So that’s what success is to me: balancing my stress levels. Surfing, running, hanging with friends and family, working on myself spiritually and emotionally, and attaining dreams and goals that are associated with the money that comes in. I work hard so I can fund the perfect life. I want to stay fit and emotionally grounded. I want to live in a way where I can appreciate the moment and work towards the larger goals in my life.”

For Chris, life is not just about fulfilling his dreams and goals now — it’s about fulfilling his wife’s goals and dreams and my kids’ dreams.

“I like to live by this quote,” Chris says. “A life by design, not by default.”



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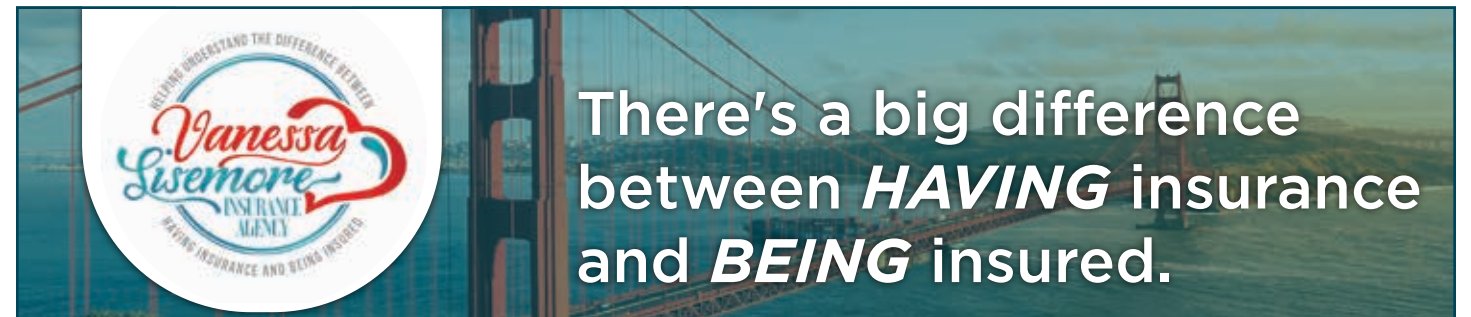
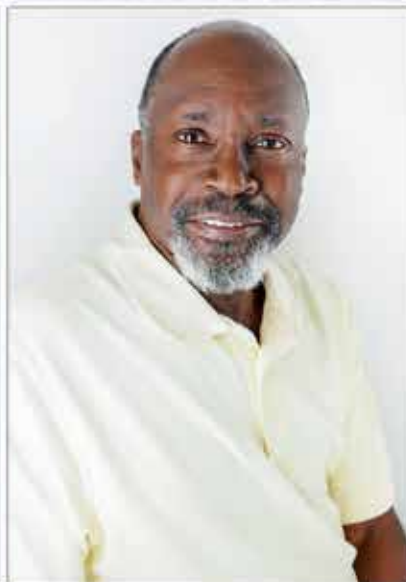
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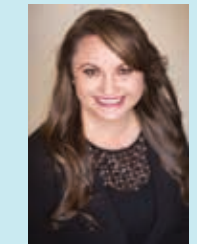
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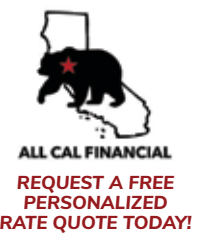


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LINDA BAKER

A PURPOSE-DRIVEN LIFE

LINDA BAKER FOUND HER PURPOSE-DRIVEN LIFE AS A REAL ESTATE AGENT AFTER YEARS WORKING IN BANKING AND IN NEWSPAPER PUBLISHING, WHERE SHE WAS A DIRECTOR OF FINANCE. WHEN THE NEWSPAPER THAT EMPLOYED HER FOLDED IN 2003, SHE APPLIED HER NATURAL WAY WITH PEOPLE AND NEGOTIATION SKILLS TO REAL ESTATE.

After earning her license, the Silicon Valley native interviewed with several firms before deciding on Alain Pinel Realtors. The company was purchased by Compass last spring.

“Compass has an amazing platform for us,” Linda says. “They have a vision focused on the agents as their clients and what they can do better to make our life easier, so we’re not spending our entire life behind the computer. It’s something I’m constantly working on anyway. My focus is to be in front of clients because when I’m with my clients, I’m at my best.”

“At the end of the day, what we have to offer is communication and relationships.”

Linda stands behind the company’s bigger picture engagement.



“I love the progressive thinking Compass has socially with its big commitment to nonprofit giving and to agents’ personal growth and development.”

Experience Matters

Linda was already a mature professional when she entered the field, and she’s applied much of what she learned in her previous career to real estate.

“I came into this industry very confident about my abilities,” she explains. “I’ve always been a sponge. I love to learn. You need to always be bettering yourself because complacency is what kills. From the banking side, I’m able to talk to lenders and actually understand what they’re talking about. They don’t have to dumb it down. From my business journal experience, numbers are second nature to me. On top of that, I organized events. After doing a party for 500 people, an open house is a slam dunk. I also oversaw the marketing and special projects department.”

“Plus, my husband, Earle, is in construction. We’ve only ever personally bought fixer-uppers. I have the ability to look at something and see what improvements would make a huge difference. Some people can’t see the forest for the trees. I’m able to paint clients a picture that can create excitement for something they were hesitant to get behind.”

Clients for Life

Creating permanency, not transience, is Linda’s goal. It’s part of a lifelong desire to excel.

“I always try to help clients see everything in the best light possible and to make sure it’s going to satisfy their lifestyle and give them what they’re ultimately looking for. I want them in that house and happy for a long time.”

“I’m a very passionate person. Whatever I do, I want to be the best. It doesn’t mean I have to be the number-one selling agent, but I want to provide the best experience for clients.”

That way of doing business allows me to have a very high referral and repeat client base.”





“I love sharing my passion and wisdom with other people. That’s part of the reason why I now have a team. It’s about guidance and support. **IT’S CREATING A COMMUNITY.**”

••• Despite being a top earner, she doesn’t take anything for granted.

“In working with a buyer, the more I understand their wants and needs, the better I can do at helping them find a house. In working with a seller, I want to make sure I help create that sense of warmth and energy in the house where people walk in and don’t have to think about it – they can feel the house.”

The Source of Humanity

Linda suspects her people-centric focus comes from personal loss. Her relationship with her mother and her father has shaped who she is. Linda also lost a close friend who died young -- another reminder to be grateful and giving.



“My mother died the day after I was born. Everything I ever read or heard about my mother said she was a positive force. I honest to God believe the empathy I have for others is in my DNA,” Linda says.

“Wanting to do for others is just how I’m wired. My sense of doing the right thing also comes from my father. There were never any mixed messages about right or wrong. Growing up, I always had a strong foundation in terms of my home life.”

Having to work for what she’s been given gives Linda an edge, and she’s convinced her own positivity helped her survive breast cancer during the 2008 economic crash.

“Hey, I’ve got a lot to live for,” Linda smiles. “A husband I love and two amazing sons I adore. When I got hit with that diagnosis and did treatment, I gave it my all with a great attitude. I swear attitude makes such a huge difference.”

That same attitude imbues her work on a daily basis.

“I win clients not by being pushy but by being authentic and engaged,” Linda continues. “I don’t think of myself as a salesperson. I think of myself as a consultant and an advocate. People can tell I’m not coming from a place to talk them into something. They know I’m coming from a place of passion, deep care, and concern. They know I’m looking out for them.”

Passing It On

Linda finds satisfaction in improving herself and maximizing her business through training. She also enjoys paying it forward.

“I love sharing my passion and wisdom with other people. That’s part of the reason why I now have a team. It’s about guidance and support. It’s creating a community.”

Part of her advice to young agents is “learning what you like about real estate and making it yours.”

“You can’t copy somebody else’s style,” Linda tells her mentees. “You’ve got to be your own best you, whatever that is. There are great agents who are introverted and quiet, and great agents who are loud like me. Find your voice. Real estate has its challenges. You don’t win every deal, and you don’t get every client. Things happen. But then things turn around when you talk to a client, and they tell how you touched their lives and made a difference. That’s when I remember I help people not just buy and sell a house, I help people create homes and dreams. That’s the juice that fills me up.”





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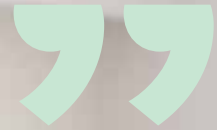
ERIC Chu

WHO YOU WORK WITH IS KEY

...



... **OUR VISION IS TO GROW ORGANICALLY. WE DON'T WANT TO FORCE IT. WE WILL CONTINUE TO BE FOCUSED ON INTEGRITY AND ETHICS. BUT AT THE SAME TIME, WE'RE EXTREMELY DRIVEN. OUR GOALS ARE MASSIVE. OVER THE NEXT SEVERAL YEARS, WE EXPECT TO BE A MUCH BIGGER PRESENCE.**



BEFORE BEGINNING HIS REAL ESTATE CAREER, ERIC CHU SPENT SEVEN YEARS IN THE FINANCE WORLD, WORKING AS A TRADER, A BANKER, AND IN ASSET MANAGEMENT. HE WAS ALWAYS INTRIGUED BY REAL ESTATE BUT, ADMITTEDLY, WAS FOCUSED ON ACHIEVING SUCCESS THROUGH A MORE TRADITIONAL ROUTE EARLIER IN HIS LIFE.

“College, a degree, a stable white-collar office job was what I thought I wanted, and I put all my eggs into that basket and jumped full force into the financial sector,” Eric says.

Eric graduated from college during the financial crisis. He discovered that despite his desire to be in the financial research department, the available jobs were heavily sales and service-oriented. So, he began selling life insurance, annuities, mutual funds, and other investments.

Despite his success, Eric tried his hardest to move on from sales roles. Yet, as he assessed his abilities, he found that his most natural skills lied in communication and service.

“Once I started to embrace the importance of sales and service, everything shifted,” Eric says.

In finance, Eric had the opportunity to talk with many different people and he noticed a pattern. He managed just a small portion of his clients’ assets, and many investors held significant investments in real estate.

“It became glaringly obvious that the most successful clients had most of their portfolio tied to real estate,” Eric says.

Eric began to realize the vast opportunity in real estate. And, simultaneously, he began to recognize his own natural gifts.



...

"I came to my senses. What am I good at? What do I have a natural ability at? What are my natural interests?" Eric pondered. "I saw the opportunity in real estate ... and then I came to the realization that I was not an equity research-type person."

Eric decided to leave the finance world and undergo a transition. In 2016, he opened a coffee shop and began to study for his real estate license. By 2018, he closed down the coffee shop and devoted all of his professional energy to real estate.

WHO YOU WORK WITH IS KEY

While the term luxury is often correlated to high price points, the term has a different meaning for Key Luxury Estates. They see luxury as an experience. And every client they work with deserves that experience.

"We pride ourselves on establishing a team culture in which we provide our clients with the highest standards of service," Eric says. "We strongly believe that leaning in with consistent service for all of our clients is essential. Whether it's a first-time home buyer looking to get into a condo at \$500,000 or a sophisticated seller selling an estate, each client will get the attention to detail and have a luxury experience."

Eric's background in finance and strong understanding of the markets have been a great asset when working with clients. His clients benefit from the intimate knowledge and data provided by his large network, and Eric has become exceptionally gifted at educating his clients on essential data and fostering connections.

All agents on the Key Luxury Estates team share Eric's philosophy. For example, Angie Sam-Lee brings her passion and sharp attention to detail to help buyers in a highly focused search for a new house. Buyers can trust that they are paying the fair market value for their homes, which translates into buying with confidence. Jesse Jin is known for his high level of customer service. He goes above and beyond for all of his clients and has the strategic ability to anticipate and avoid any potential issues during the home buying and selling process.

Key Luxury Estate's motto has become "Who You Work With Is Key." So what does that really mean to them?

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THE HOME
PURCHASING AND
SELLING EXPERIENCE
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BUYER SECURES THEIR
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UNDERSTAND THAT
THIS IS OFTEN ONE
OF THE BIGGEST
DECISIONS FOR MOST
OF OUR CLIENTS,
AND WE WANT TO
ENSURE THAT WE ARE
ALWAYS EXCEEDING
EXPECTATIONS.”

”



••• “It means that we know that our clients have a lot of options when it comes to working with real estate agents,” Eric says. “The home purchasing and selling experience can vary quite a bit for clients depending on who they choose to work with. It could result in whether or not the home buyer secures their dream home or if a seller can maximize the full potential of the market. We understand that this is often one of the biggest decisions for most of our clients, and we want to ensure that we are always exceeding expectations.”

The Key Luxury Estate team believes that their extensive knowledge of each city and neighborhood gives clients an impressive advantage. They believe

that what has allowed them to succeed in this competitive real estate market is their commitment to making this experience meaningful for every one of their clients.

As Key Luxury Estates steps into the future, they do so with big goals and a grounded attitude. They plan to expand their market share with integrity. They plan to achieve greatness with care for every client.

“Our vision is to grow organically. We don’t want to force it. We will continue to be focused on integrity and ethics. But at the same time, we’re extremely driven. Our goals are massive. Over the next several years, we expect to be a much bigger presence.”




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