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# ANGEL LOZANO



## FROM COP TO REAL ESTATE AGENT: A COMMUNITY STALWART

**Full-time cop. Sandwich-shop owner.  
Father of four. Student. Real estate agent.**

As Angel Lozano picked up the phone for our interview, he was just stepping out of a history class. Angel informed us that he

had gone back to school to take four history classes for personal enrichment. With four daughters at home, two full-time jobs, and another business to manage, it's a wonder that Angel has the time and energy

to care for everything on his plate. Angel wears a striking variety of hats in his daily life. Yet, that's always the way he has been — driven, inspired, and focused.

"I'm just a guy that likes to keep busy," Angel smiles.

### Rewind: Finding His Groove

When he was just 2 years old, Angel's family immigrated from the Philippines to the United States.

"As I was growing up, I didn't consider myself to be the smartest guy. I was just an average guy," he reflects.

Angel found a love for working with his hands. While he didn't excel in school, he maintained a strong drive to build, create, and succeed. After graduating high school in 1986, he enlisted in the Marine Corps. By 1990, he returned home to San Francisco, where he joined the San Francisco Police Department; he remained in the Marine Corps Reserves.

Angel had long held the vision of becoming a real estate agent. He considered the field when he graduated from high school, but his career in the Marines and the police department left that dream on the back burner for several decades. In 2017, however, that changed.

"As I was winding along in my police career, I decided to pursue real estate again," Angel reflects.





...



**I didn't expect the joy I would have in being able to find somebody's first home.**

With a large sphere of influence from his time in the Marines and the police department, Angel's business has taken off. Whether he's keeping the city safe or negotiating a real estate deal, he has a proven track record for getting the job done.

"I have 31 years in the police department and retired after 29 years in the Marines. A lot of my clients revolve around the police department or the military. I assist a lot of my colleagues," Angel explains. "Real estate is not something I expected. I didn't expect the joy I would have in being able to find somebody's first home. It was something for me to do to keep busy. I wanted to do it when I was younger and never completed it. When I took it up again, I didn't realize how rewarding it was going to be."



#### A Community Stalwart

Head over to the corner of 23rd and Valencia in San Francisco, and you'll find Angel depicted on a large mural. It's a standing testament to the work he's done within his community over the years. He has earned countless accolades and awards by city and state officials, including the 2009 SFPD Officer Of The Year. On top of being a 30+-year police veteran, Angel co-owns the local sandwich shop, Ike's Place.



"As a police officer, I would walk the beat up and down. I worked the Mission District, and there was a liquor store in a busy part of town. The liquor store owner, Sam, had issues with drug dealers and prostitutes, so I gave him my personal phone number. He would call me when he had issues. I'd come in and check out the store. Fast forward many years, and Ike, the son of Sam, called me up and asked if I wanted to be one of my partners at the sandwich shop. And I agreed."

Angel's community work has also benefited his real estate business. He has served as the SFPD Community Outreach Program Organizer and SF School Resource Officer (SRO), and he knows the city inside and out.

#### Staying Busy

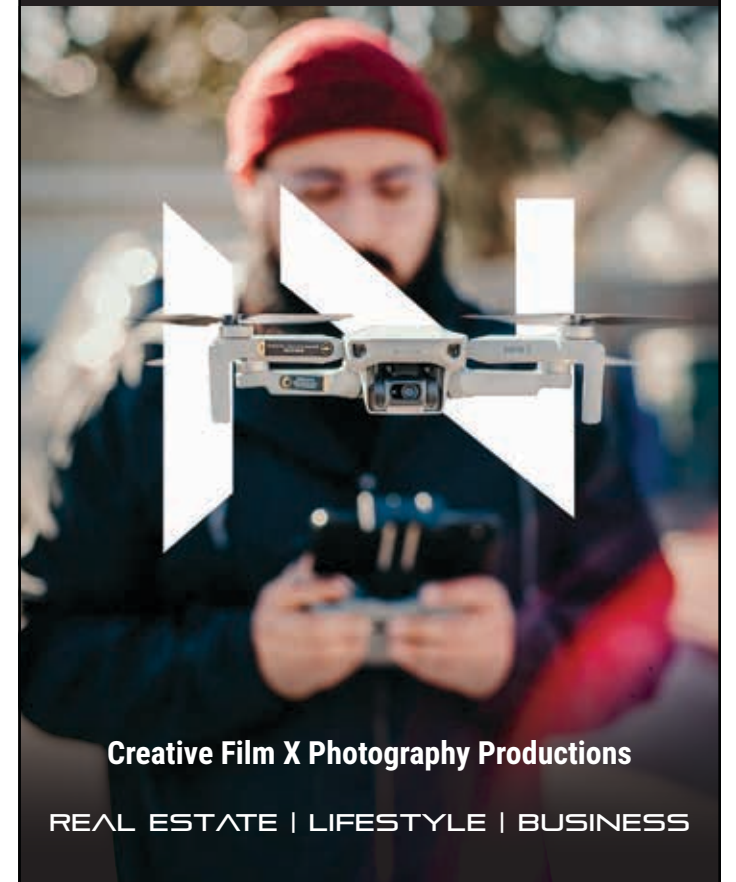
As Angel looks ahead, he aspires to continue staying busy. Judging by his past, there's no doubt he will continue to find new ways to remain involved in his community, help those around him, and thrive personally.

"I want to stay active for as long as I can. I watch what I eat. I work out."

So how does Angel do it all? He credits his time-management skills to his experience in the military.

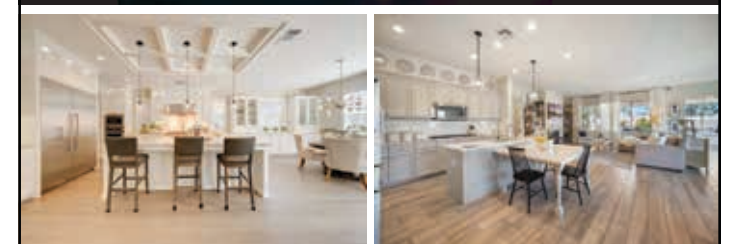
"I climbed through the ranks to senior leadership, and I was always a stickler for time management. I try to fill up every minute of my day by doing something."

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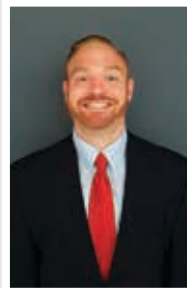


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▶▶ upcoming events

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(The third Wednesday of every month)



- June 15, 09:00-12:00 (SVRP Partners Only)
- July 20, 10:00-12:00
- August 17, 10:00-02:00
- September 21, 10:00-12:00
- October 19, 10:00-12:00
- November 16, 09:00-12:00 (SVRP Partners Only)



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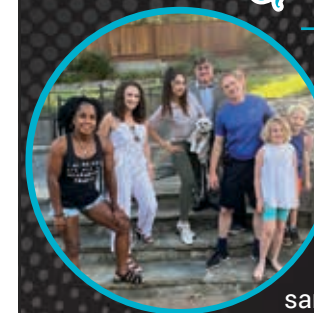
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# MARIANA PAPPALARDO

Originally printed in April 2020  
By Nick Ingrisani

## LIFE IS THE PERFECT CONSTELLATION

“Always look for the perfect constellation. When everything lines up and is meant to happen, it will happen.”

Mariana Pappalardo is no stranger to going with the flow of life. She's had countless adventures, twists, and turns over the years, with everything starting in her small hometown of Falun, Sweden.

As a kid, Mariana spent time playing in the lumber yard while her father, an engineer turned home builder, picked out screws and 2-by-4s. It was an environment that sparked Mariana's interest in all things construction-related. These early years also instilled a strong work ethic in her. Mariana's grandmother was an exceptionally hard worker, and witnessing that tenacity firsthand had a deep effect on her own outlook on life. This resulted in Mariana diving into the working world at just 13 years old selling Swedish pastries door to door.

In her last year of high school, Mariana traveled to the United States to live with a host family for a year to study English and learn about American culture. Years later, that same host family ended up inviting her back to live with them while she studied graphic design at the Colorado Institute of Art.





...

But Mariana's stint in graphic design didn't last long. While her graphic design background helps her in creating a marketing approach for her real estate listings today, she first enjoyed a decade-long career in modeling. Mariana was discovered by Elite Model Management while in college and embarked on an international modeling career that brought her to beautiful countries, cultures, and locations around the world. By the end of her modeling career, Mariana had lived in 12 different countries. This experience interacting with different cultures and people around the world furthered her ability to connect with others — a vital skill in real estate.

"The Bay Area is pretty diverse, so as an agent, you need to be able to relate different types of people."

Eventually, she was ready for a change of pace, and as fate would have it, that's when she met her husband.

"The Bay Area is pretty diverse, so as an agent, you need to be able to relate different types of people."

"[I'm] always looking for the perfect constellation."

#### Building a New Life with a Family

Mariana and her husband, Marc, got married and settled into a quieter life in Boulder, CO. While Marc worked as a corporate tech attorney, Mariana found her own fulfillment selling high-end fashion clothes and accessories to stores like Neiman Marcus. She did this while pregnant and welcoming three boys into her family.

They moved their family out to the Bay Area for her husband's job a few years later, and a friend of Mariana's nudged her to try a career in real estate. Mariana decided to take the plunge, quickly got her license, and started working at Sotheby's. In the beginning, she was completely on her own and didn't have a support network to build off of in San Francisco. This was around the same time that her husband restructured his career, which turned out to be a blessing in disguise that motivated Mariana even further.

"At the time, it helped that my husband was not able to be the sole provider, and I had to figure out how to recreate a six-figure income. And before I knew it, I managed to build a humungous real estate practice."

Today, Mariana's goal is to continue to add more people to her team and grow her ability to meet her clients' needs. Her clients range across the real estate spectrum, from first-time buyers to families to investors, builders,

and developers. It's part of the reason she loves real estate so much. Each day is an adventure in its own way. But regardless of her clients' needs, she's always there to help them create equity and happiness in their lives.

"Real estate can be a very emotional process, so there's a lot of gratitude to be found in it."

Mariana remains motivated every day to provide a prosperous and happy life for her three kids. All of Mariana's hard work is motivated by her children and nourishing her home that's "full of life." She takes great pride in being a full-time mother and real estate agent simultaneously. Real estate success is all about human-to-human connection, and her personal situation helps her relate to her clients even more.

"People look at me and they don't believe me when I tell them that I have three kids under 12. But I am human like everyone else. Nothing has been handed to me in life. I'm a mom, and a busy mom at that. None of this would've been possible without hard work."

#### Personal Beliefs and Outlook

Mariana's real estate business is now centered around two core tenets. The first is the idea of always looking for the perfect constellation. The saying ultimately means that everything that's meant to happen will happen. So when her clients ask, "How am



I going to find my perfect home?" Mariana reassures them with this philosophy. When the timing is right and the stars align, everything will work when it is meant to. Coupled with Mariana's market knowledge and the network that she uses to create opportunities for her clients, she can assure her clients that things will happen as they are meant to.

The second tenet she believes in is what she calls the "good vibe tribe." It's centered around doing good and projecting out good karma into the world.

"I believe in doing good, and I believe in empowering people. By doing that, I think that the karma you project is the karma that you get back. I'd rather let a deal pass by than live with knowing that I didn't do the right thing. I always try to keep a spiritual focus in my life — even in real estate."

Balance is incredibly important. Mariana regularly creates opportunities to get outside in nature, reset, and free her mind from the hustle and bustle of the Bay Area. She makes time every few months to take a memorable trip that's focused on recentering and positivity. The stress and pressure of the Silicon Valley is real, so it's critical for Mariana to create space from her business and remember what's most important in life.

"Without that balance, your batteries will run thin, and you won't be doing this for the right reasons."

Mariana has plenty of open road ahead of her — in life and in business. Her life has taken plenty of exciting turns so far, and looking into the future, the sky is the limit.





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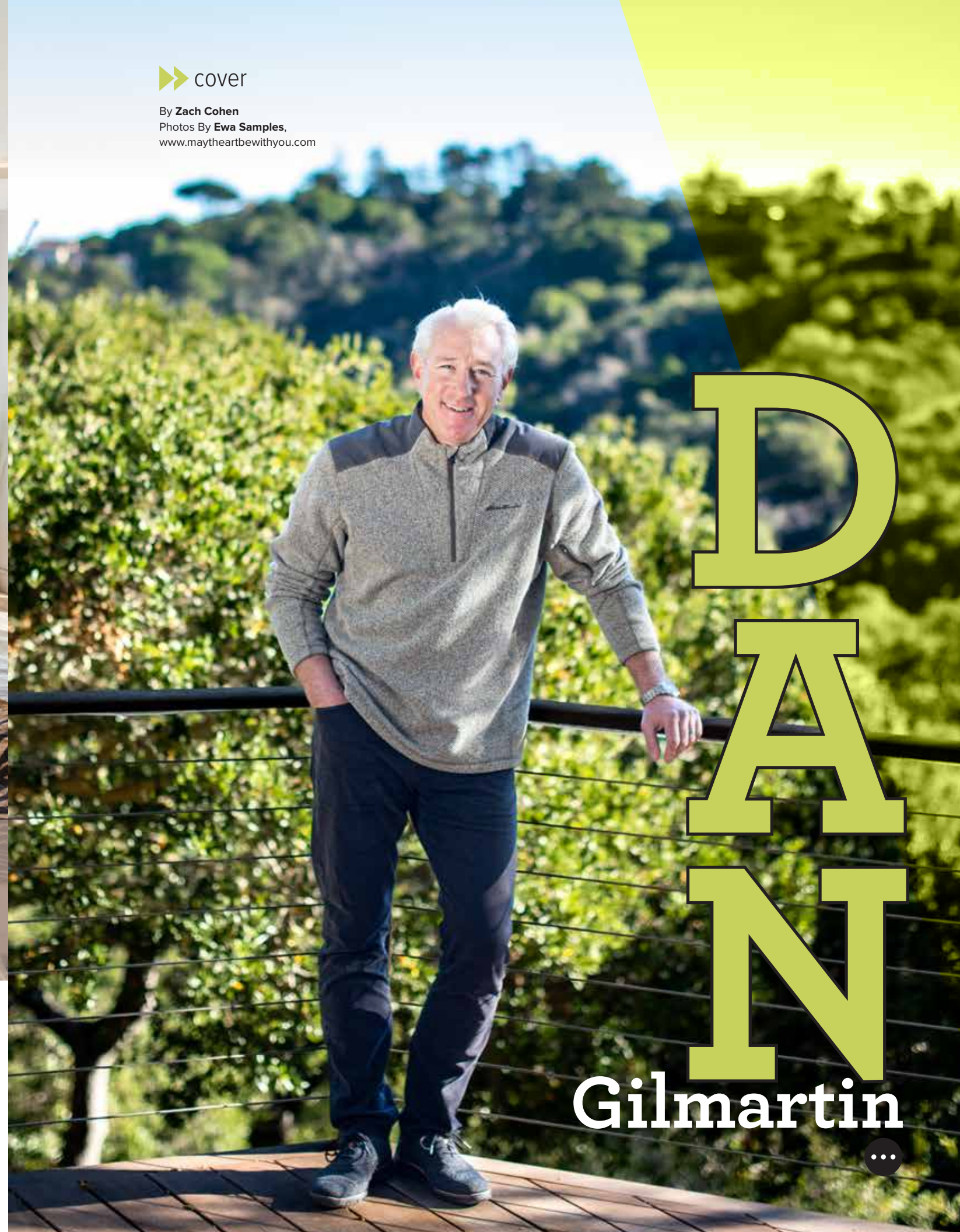
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# D A N

Gilmartin





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Back in 1995, Dan Gilmartin was two years into his first sales job selling lighting retrofits on the Peninsula. He found he enjoyed being in sales, and he was ready to take his skills to the next level. Dan looked around and wondered where his professional journey would take him.

“Right in front of my eyes is the family business. It was started in 1963 by my father. No family brokerage has brokered more transactions than Gilmartin Realty. So I decided to get into the family bus and get taught by one of the greats — my father.”

Dan is the youngest of four boys. His older brother, Tim, the current President of Gilmartin Realty, always knew he wanted to be a REALTOR®. Dan, however, had to find his own path back to the family business.

“I never knew exactly what I wanted to do but always admired my father and everything he had accomplished. I didn’t have anything against or for real estate, though,” Dan reflects.







In college, however, Dan began to, as he says, “wake up to the real world.” That’s when he realized what a great opportunity he had in front of him.

Dan hasn’t taken his opportunities for granted. He’s committed himself to being a master of his craft, day in and day out.

“While selling lighting, I started coming into the office making 100 contacts on cold calls a day before I even got my license, and I continued that for the first 15 years or so of my career. I was following a very specific schedule my father had laid out for me.”

From his dad, Bill, Dan learned the value of work ethic, scheduling, and systems.

“Staying consistent over time, those efforts compound. While it feels like breaking rocks in a prison yard, you wake up one day and realize what you’ve built.”

Twenty-five-plus years after beginning his real estate career, Dan can reflect on what he has built. He started at the bottom of the totem pole as the main lead generator for the team and is now an Executive Vice President.

Bill and Maureen Gilmartin — now in their 80s — continue to spearhead Gilmartin Realty. Bill is the CEO and manages accounting, while Maureen is still out listing property and meeting with clients.

“Over the years, I progressed and had the opportunity to be given lots of training, not only from my father but other premier training organizations. A lot of investment has gone into learning how to present, learning how to speak, and learning how to help clients move forward to their goals,” Dan says. “Now, here I am, the lead presenter. I probably have the best listing presentation in the whole group.”

#### WORDS OF WISDOM:

“The main lesson I learned from the very beginning was about having a schedule and adhering to it. One of the shining stars, the bright aspects of when one looks at a real estate career, they like the idea of being in charge of themselves. I think the more an agent acts like an independent contractor, acting like they can do what they want when they want, that is a recipe for no success. It’s the opposite. You have to be your own CEO and have set systems for time, customer care, lead generation, analyzing the market, presenting, and negotiating.”

#### ON THE FUTURE OF SILICON VALLEY REAL ESTATE:

“I do feel that technology is going to continue to evolve our industry. But at the end of the day, buyers and sellers are going to need the personal attention of an expert. Every neighborhood is different. Every home is different. So I believe that the expertise of a seasoned real estate agent will always really be there and needed. At the same time, I believe technology is going to improve a lot of the backend systems and make the process more efficient.”

“We embrace the new technology. When it comes to understanding tech, we’re at the forefront. You have to keep learning what is new. We stay on top of our game.... How can we use technology along with a personal touch? We embrace that. We look for ways of keeping it simple, staying on top of what’s coming down the line, and asking, how will that make the experience even better?”



I do feel that technology is going to continue to evolve our industry. But at the end of the day, buyers and sellers are going to need the personal attention of an expert. Every neighborhood is different. Every home is different.



# CHRISTINE ANN IGLESIAS

Christine Ann Iglesias with C Sharp Video Productions Video Branding for Real Estate Agents

“I want to talk about the power of video. It’s beyond a trend.”

Since founding C Sharp Video Productions in 2011, Christine Ann Iglesias has developed a reputation for being one of the Bay Area’s go-to video production resources, particularly for small businesses and real estate

agents. From Christine’s point of view, a strong reputation is critical to the success of a small business.

“By creating video marketing, we can establish your brand in a way that your reputation precedes you,” she explains. “So we not only create video, we help build your brand.”

#### CONNECTING SONG AND STORY

Before founding C Sharp Video Productions, Christine was an accomplished musician. She was a pianist and music major in San Jose State University and was recognized for best song at a West Coast Songwriters Association competition in San Francisco.

The name C Sharp Video Productions is a nod to her musical background. Christine has always felt a heart calling to be an artist, and she continues to explore her artistic side in video production.

“Songs are stories, and stories are powerful. Videos are the same,” she says.

#### HELPING AGENTS ELEVATE THEIR BUSINESS

Christine has formed a niche helping real estate agents build their brand through video marketing. She recently released a book titled Video Branding for Real Estate Agents.

Video Branding for Real Estate Agents is a step-by-step guide on how to build a video marketing strategy. Christine suggests releasing 52 videos in a year – or one each week.

“Video is like real estate in how it builds value over time. These videos are assets that last for years. We help you build the foundation to build a brand.

“Video can elevate your business so you can be top of mind, so you can be the go-to real estate agent for your potential clients. And we can be the video marketing department in your business,” Christine says.

To learn more about Video Branding for Real Estate Agents and C Sharp Video Productions, please visit [www.videobrandingonline.com](http://www.videobrandingonline.com) and [www.csharpvideo.com](http://www.csharpvideo.com).




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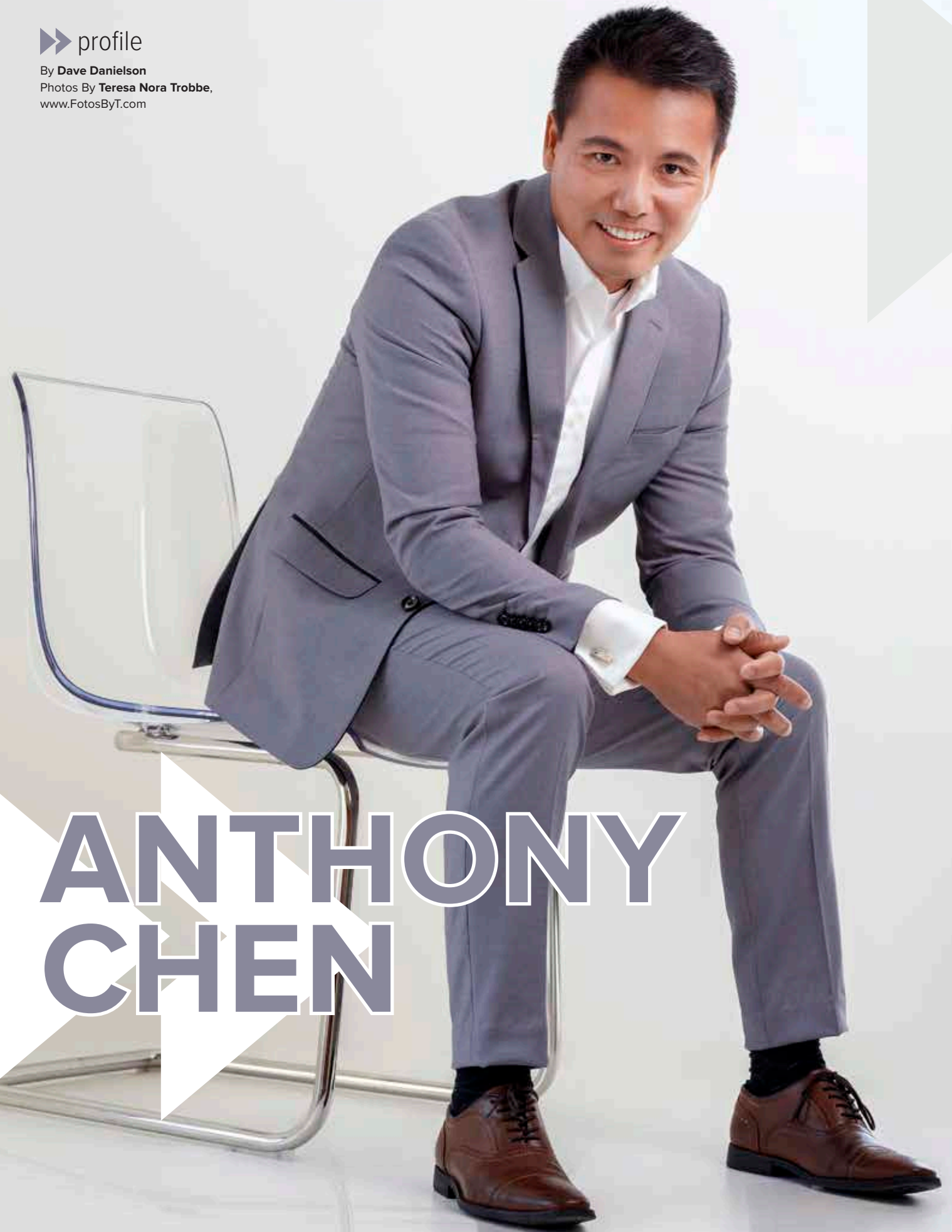



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# ANTHONY CHEN

## FOR ALL THE RIGHT REASONS

Real estate agents are tasked with being there for their clients in a time of need. Anthony Chen understands this simple fact, and as a result, he's committed himself to handling transactions with the utmost care. He ensures that his clients know he's on their side.

Anthony serves his clients with true excellence. He does what he does for his clients for all the right reasons.

"I love the fact that through the course of what I do, I meet new people every day. At the same time, it means a lot to me knowing that they rely on me to help them reach their dreams," Anthony says.



### Finding a New Way Forward

Prior to beginning his career in real estate, Anthony served as a premier private banker with Bank of America for ten years. Like many at the time, Anthony directly felt the fallout of the economic downturn in 2008, when he and many of his co-workers were laid off.

"At the time, I thought about going back to banking in another role. At the time, I knew a lot of REALTORS® and people who worked with title companies," Anthony points out. "In fact, a few of my REALTOR® friends I knew used to be my clients at the bank. Through time, I had picked up a real passion for real estate."

“ONE OF THE THINGS I ENJOY THE MOST ABOUT THE BUSINESS IS WORKING

WITH FIRST-TIME BUYERS WHO HAVE ALMOST ZERO KNOWLEDGE OF

BUYING A HOME. I GET EXCITED ABOUT THAT BECAUSE I CAN SHARE MY

KNOWLEDGE THROUGH THE MORTGAGE SIDE OF IT.”







“ I ALSO ENJOY WORKING WITH PEOPLE WHO ARE AT DIFFERENT STAGES IN THEIR LIVES. I’M THRILLED THAT I HAVE THAT KNOWLEDGE FROM MY PAST EXPERIENCE TO BE ABLE TO HELP MY CLIENTS GET THEIR FOOT INTO HOMEOWNERSHIP AND FIND THE HOME THAT WILL FIT THEIR DREAMS. ”

#### Taking His Place in the Business

Anthony earned his real estate license in 2008 and began his journey in the industry. From the start, it seemed like real estate was a natural fit.

“Overall, it was a good transition for me. At the time, it was difficult because of the down market at the time,” Anthony remembers. “Having

said that, I was lucky to get on with Bank of America working with foreclosure clients. In the process, I built a nice network with past clients. From there, it took off.”

#### Reputation for Results

Anthony has steadily built his career in the Bay Area. In 2020, he recorded 25 sales, with an average sales price

between \$1 million and \$1.8 million as an individual agent.

Anthony’s passion for his work revolves around his ability to make a difference for his clients.

“One of the things I enjoy the most about the business is working with first-time buyers who have almost

zero knowledge of buying a home. I get excited about that because I can share my knowledge through the mortgage side of it,” Anthony says.

“I also enjoy working with people who are at different stages in their lives. I’m thrilled that I have that knowledge from my past experience to be able to help my clients get their foot into homeownership and find the home that will fit their dreams.”

#### A Rewarding Life

Away from work, Anthony looks forward to time spent with Heather. He also has a real passion for boating, wake surfing, fishing, and travel.

As Anthony continues to build on his record of results, he enjoys giving back to others in the industry, as well.

“Another rewarding part of what I get to do is helping to teach newer agents in the office. As part of that, I am very open with them. I teach and talk about my trials and failures,” Anthony says. “Whenever I talk with someone who is just getting their own real estate career underway, I tell them that one of the

easiest things they can do is go out and meet people. I also encourage them to actively find a niche that they can focus on. It really helps when you can identify something that you’re really good at and enjoy ... and then go for it.”

While Anthony is proud of his role as a real estate agent who supports his community and his clients’ dreams, he sees his role going much further than that.

“I’ve always had a goal of being a life planner for my clients. My clients know me as REALTOR®, but some of them have realized that I do more than real estate. I like to remain as a central resource for them.”





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**PHIL CHEN**

I eventually dropped off, while my friends became professionals. In their "Thinker Magazine" interviews they would say things like, "I used to skate with Phil Chen, he's quiet, I will never forget that."

"I remember I took a few years off and when I was in college, I registered and turned pro." Phil admits candidly. "I had my parents. I'm going to regret this my whole life. I'm going to quit school and go pro. That I would do. And I am going to regret it my whole life. I was too young to enjoy or see what the potential would be."

Despite the onset of Phil from a skateboarding career that never was, Phil's path has led him to great things: first, a career in fitness, and now, a blossoming real estate business. He still takes lessons from his early years on a skateboard with him every day.

With the nature of a skateboarder, Phil remains willing to take chances when the time is ripe. "I'm constantly rolling the dice and taking risks and chances. That's my nature. I'm not conservative work-wise. I'm always going to take the leap of faith," he explains.

"The lesson I learned from skateboarding — it was determination. Living, sleeping, breathing that you do, it becomes natural and instinctive. In a little way, I got a taste of what being an athlete was like. I would go to sleep, dream a trick, and do it the next day. I had my side quest, to be the best at whatever you do."

In college, Phil delved into another sport, what was I doing? I was a skateboarder. "The standard interview," Phil admitted at a moment.

Phil Chen is a real estate professional, a former skateboarder, and a fitness enthusiast. He is a top real estate agent in the highly competitive area of Hillsborough. Coming to Compass from Sybaris, which he operated and ran for the better part of a decade, he gives Phil a unique perspective on the state of the local real estate market. "Compass is a unique operating model, right now," Phil comments.

"I was fortunate to have had three owners that were passionate about, became really good at and made into careers."

Phil Chen continued by stating humble and continuously striving to improve in all aspects of his work. "I'm still hungry, so watch out."

COVER STORY  
By Mitch Felix

**phil CHEN**  
From the Street Skate to Real Estate Sales: Continuing to Take the Leap of Faith

"This is the day of your career to be great or mediocre, you have to not sleep, and dream it."

Based on the early life, as one of the top agents and most active in the early stages of the career, skateboarding was a big part of his life.

As a native San Francisco teenager growing up in the Bay Area, Phil Chen was already making waves in the skateboarding world. He was not only a competitive skateboarder, but was naturally skilled, and one of the top talents in the sport. He started skateboarding at age 10, and by age 12, he was already being called a "pro" by his friends and family.

"I was back off a second phase. It was a natural career and passion. I came from skating pro when I was 12." Phil admits. "I would come from school, do my homework, and then skate pro by going up to my sponsor's apartment."

Despite his love for skateboarding and the money that came with it, the obligations became too much for Phil. "I was too young to enjoy or see what the potential would be."

"When I got my father's license and got behind, it became harder to skate."

"But before I did that, I reached out my credit cards to open my own gym, and that's where I got the most training for real estate."

In the fitness world, Phil learned the service business. It was a natural segue to shift from personal fitness training to luxury real estate. "It's the same thing," Phil explains. "Fitness is an art backed by science. Real estate is an art backed by quantitative analysis."

During his years as a gym owner in the San Francisco financial district, Phil was also able to (unintentionally) begin to build his real estate client database. Phil's private personal training studio catered to Fortune 500 CEOs, bankers, brokers, lawyers, and other affluent clients.

"I was just in my gym, working and being on." Phil says, wistfully. Eventually, some of Phil's clients became his business partners. "They would buy real estate, and I would manage it. I had no money back then. That's how I got my first deal."

By 2006, Phil realized it was time to make a choice. With one foot in the fitness world and the other in the real estate world, his attention was divided. As he admits, "I was half-sitting [real estate]."

"I had to choose. I took the leap of faith and got into real estate full time in 2007."

In 2006, Phil experienced success, but the downturn of 2007 through 2009 would make him think twice about his decision to dive into real estate. "I thought, what am I doing? I'm a skateboarder." Phil admitted at a moment.

Phil Chen is a real estate professional, a former skateboarder, and a fitness enthusiast. He is a top real estate agent in the highly competitive area of Hillsborough. Coming to Compass from Sybaris, which he operated and ran for the better part of a decade, he gives Phil a unique perspective on the state of the local real estate market. "Compass is a unique operating model, right now," Phil comments.

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