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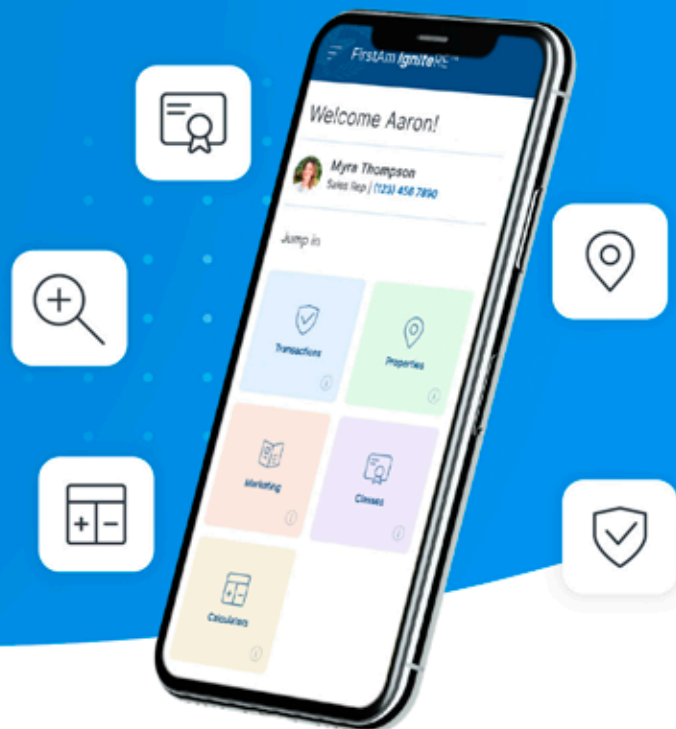
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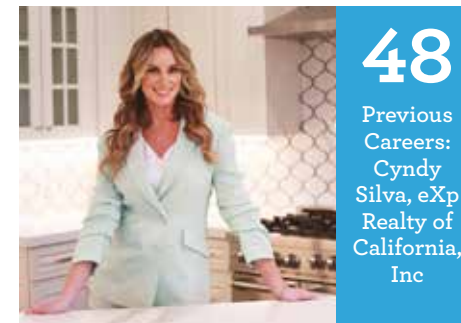
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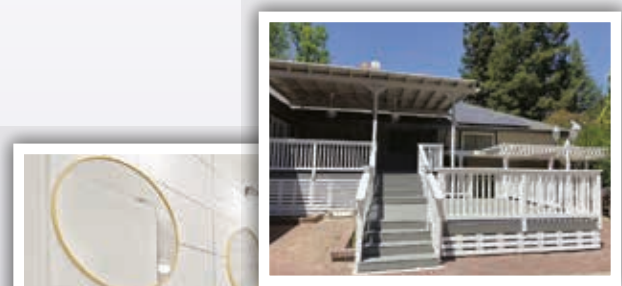


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In the fast-paced world of real estate, finding a reliable and trustworthy loan officer is essential for both real estate agents and their clients. Enter Hardeep Rai, a Loan Officer at United Wholesale Lending in Sacramento. With a passion for problem-solving and a genuine desire to help people, Hardeep is committed to assisting individuals in achieving their financial goals and making their dreams of homeownership a reality.

Hardeep's approach to success is rooted in honesty and integrity. This is a deep-rooted belief, one of which he was taught by his father. "My success comes from the strong work ethic I saw demonstrated from an early age in watching my father set the standard for what I wanted to be. He has always been an honest man and has always worked extremely hard. All I've ever wanted was to emulate him and to make my family proud. Success to me is about setting that same example with my actions on a daily basis for my kids to look up to. My father has always been my best friend and my hero and success to me is being the same for my kids."

By centering his interactions around these principles, he establishes trust and builds lasting relationships with his clients and real estate agents alike. He understands that purchasing a home is one of the most significant financial decisions a person can make, and he takes great pride in providing the necessary financial guidance to make the process as smooth and stress-free as possible.

In addition to providing exceptional service and guidance, Hardeep believes in the power of gratitude and embracing each day as a blessing. He understands that life is a precious gift and encourages others to make the most out of every moment.

Hardeep shares his perspective, saying, "Always be grateful for the opportunity to live another day and that if you were given today, then you are already blessed. Making the most out of our lives on a daily basis is the ultimate expression of gratitude." His philosophy serves as a reminder to appreciate the present and approach each day with enthusiasm and purpose.

When asked about his role as a loan officer, Hardeep shares, "It's a role where I am able to provide financial guidance, facilitate my clients' dreams of becoming a homeowner,

Success to me is about setting that same example with my actions on a daily basis for my kids to look up to. My father has always been my best friend and my hero and success to me is being the same for my kids."



and assist people in achieving their financial goals." He is not merely focused on securing a loan; he is dedicated to empowering individuals and families to achieve their dreams and secure a solid financial future.

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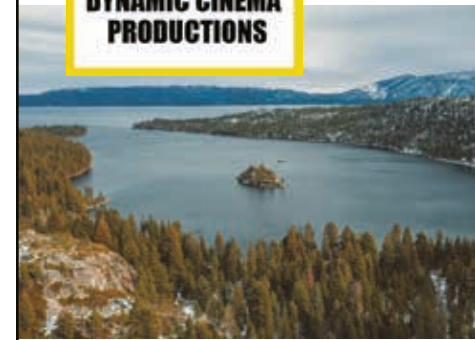


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I work with Matthew and his team regularly, multiple times a month and couldn't be happier with the services he provides. He is always very professional, punctual, and responsive. Working with him has been smooth and easy every step of the way! His work is professional quality and always consistent. I would definitely recommend Dynamic Cinema Productions to anyone looking for professional photography and/or video production.

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- Define tolerance for risk

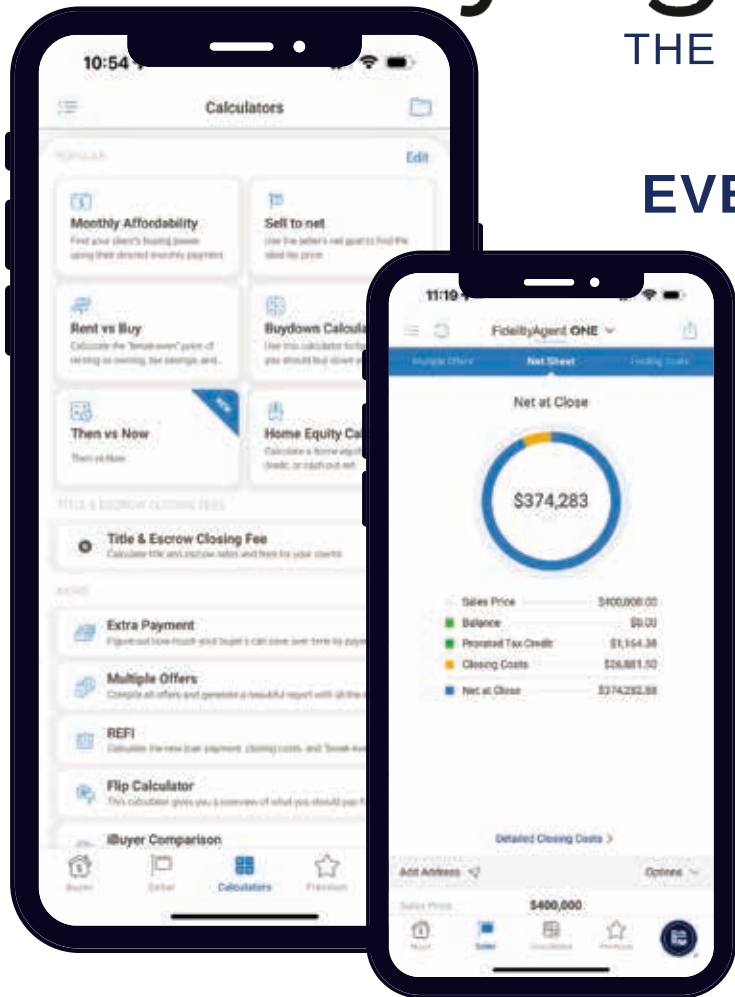
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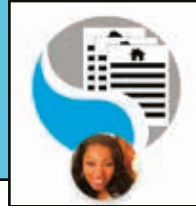
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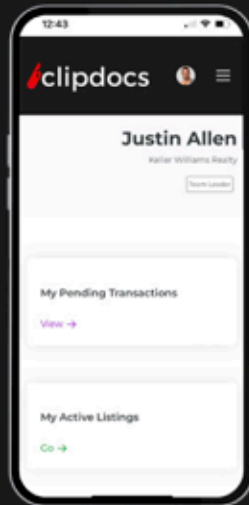
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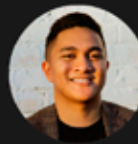


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About HEATHER HUNTER JACKSON

Heather Hunter Jackson began her career in the mortgage industry in 2002. She has spent nearly half of her career in the mortgage broker space, helping homebuyers achieve their dream of homeownership. Putting honesty, ethics, and transparent communication back into mortgage lending has been the cornerstone of Heather's career, and educating consumers and her referral partners is her passion. Operating from a place of integrity as a top producer in her field, she has employed out-of-the-box thinking to help over a thousand borrowers achieve their homeownership dreams and closed over \$200 million in business in the past five years alone.

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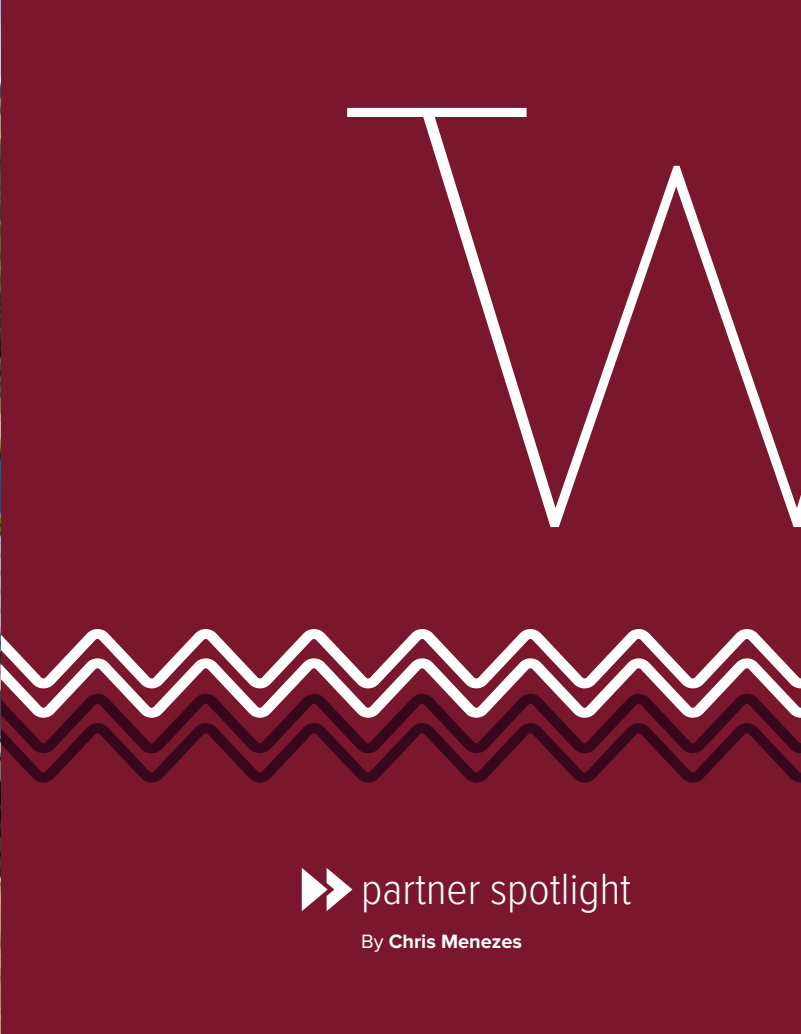
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Within the serene surroundings of Placer County wine country, Rancho Roble Vineyards brings a taste of the old world to a modern, yet classic setting. For real estate professionals and their clients, Rancho Roble Vineyards presents the perfect place for anyone looking for a home away from home.

“Clients who are relocating to this region may be surprised to know that there is a winery within 30 minutes with excellent wines and a beautiful outdoor area,” owner, Kari Hazen explained. Utilizing the pristine grounds of Rancho Roble Vineyards, agents can plan an outing with clients or colleagues that fit their schedule and appreciate the vineyard’s charm.

What better way to delight your clients during their house-hunting experience than treating them to a wine tasting or taking a moment to simply unwind at the end of a long day of showings?

Named “Ranch of Oaks,” Rancho Roble pays tribute to the beautiful oak trees spanning the grounds. Owners, Kari and Pete Hazen, invite all in the real estate community to explore this unique setting and discover all it has to offer. “Our vineyard makes an excellent backdrop to enhance a person’s house-hunting journey, whether for client appreciation dinners or a well-deserved break after a hectic work week,” explained Kari.

▶▶ partner spotlight
By Chris Menezes

Rancho Roble

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A versatile venue with myriad possibilities, Rancho Roble can host everything from weddings to fundraisers, to corporate and even family events. And we know from experience. Many of you may remember, Rancho Roble made our last Real Producer Magazine fundraiser very special.

With a beautiful pond area, a front patio for private tastings and ample space, a unique and memorable experience awaits all who visit. The staff is friendly, dogs are welcome on a leash and



Photo Credit: Taylor Gillespie



families are also able to visit the winery (as long as children are supervised). Kari and Pete also recommend exploring the greater Placer County Wine and Ale Trail, which is home to other great, local restaurants, wineries and breweries.



Of course, it's the wine, and more specifically, Barbera wine, that makes Rancho Roble Vineyards stand out. Known as "the people's wine," Barbera predates the renowned Cabernet Sauvignon and goes as far back as the 7th century. Paying homage to Barbera tradition, Rancho Roble Vineyards provides a much-needed reprieve to the everyday person, whether for a quick lunch with a client, a fun weekend tasting, or special event.



Photo Credit: Silent Ocean Photography

Rancho Roble Vineyards has been growing Barbera since 2003. In fact, it's what first drew Kari and Pete to the winery. Barbera is not the only wine that Rancho Roble offers, however. Rancho Roble's tasting menu includes a wide variety of whites such as their newly released Sauvignon Blanc that combines tropical fruit notes with a creamy finish, a dry and well-balanced Barbera Rosé, Pinot Grigio and their newest release "the Reunion," a red blend with both Sangiovese and Barbera that was created for hot summer days.

Rancho Roble offers traditional tastings and the opportunity to pick up a bottle of wine and enjoy a pond setting. Tastings include four 2-ounce pours and start at only \$15 per person. Reservations are suggested, but drop-in visits are also encouraged.

"Our wines are carefully crafted to celebrate life's significant moments, while staying true to its heritage in remaining accessible to all," said Kari. "Rancho Roble wines make a thoughtful closing gift."

Kari and Pete invite you to become part of the Barbera heritage, to experience the beauty of Placer County wine country, and discover a new home at Rancho Roble Vineyards. As they often say, "We didn't find Rancho, Rancho found us."

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- Rancho Roble Vineyards is home to the Barbera grape. Known as "the people's wine," Barbera predates the renowned Cabernet Sauvignon and goes as far back as the 7th century. The Sierra Foothills is the second largest region in the world as the producers of the Barbera grape.
- The Placer County Wine and Ale Trail is home to many fantastic local restaurants, wineries and breweries.

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» previous careers

By Danielle Kidwell
Photos by Rachel Lesiw – Indulge Beauty Studio

CYNTHIA

BUILDING HER WAY TO SUCCESS

“My construction background has really set the stage for my real estate career,” says Cyndy Silva of Cyndy Silva Realty Group brokered by eXp Realty of California, Inc. “My approach is to give my clients a fun fact about household products or something they would never know about a house.” Some of the factoids are bits of knowledge that a client would never learn anywhere else. For example, plugs that are upside down are generally attached to lightswitches, and at one point Roseville Electric charged \$.11/kilowatt while the next town over charged \$.31/kilowatt. She knows which home product brands are good quality, how they are constructed, and how and why they work. “You get what you pay for in the housing industry,” Cyndy explains. Her vast knowledge of homes puts my buyers and sellers at ease and confidence in their transactions.

Cyndy’s knowledge comes from years of experience working in the housing industry. She started her love for the housing industry when she worked at a family friend’s glass shop called Old Town Glass in Novato, CA. She then moved to Placer County to work at Andersen Windows as an inside sales representative, and later moved on to work for Riddio Construction as an outside sales representative, coordinating their projects and handling all the finished carpentry work for new construction homes in CA and NV. Next, she helped open and managed the Northern California door division for El & El Wood Products in Elk Grove, CA.

Cyndy’s success comes from experience and hard work, but also her creative and generous spirit of sharing knowledge. She believes in supporting and collaborating with her colleagues in the real estate industry, which led her to be one of the four creators of the Top Women of Real Estate Conference, an event focused on empowering women and creating



solidarity. “Held in Placer County, we have men, women, affiliates, business partners, and friends who are not in the business but looking for motivation,” Cyndy says. “This year we had a moms’ panel, an OG panel of agents who have been in the business 25+ years and are still crushing it, and a husbands of real estate wives panel.” Always a believer in supporting small, independently-owned businesses, Cyndy has contracted her girlfriend who recently opened a mobile bartending business to set up the mimosa bar. “It takes a lot of money to host these conferences but we have incredible sponsors who proactively ask to help us,” she says gratefully. “It’s a beautiful event with lots of flowers, good food, drinks, and plenty of swag.”

Another group that Cyndy co-founded with one of her best friends, Darcie Stratton, is called Your Humble Hustlers, aimed at creating a positive impact in the real estate world with their combined knowledge and experience along with their deep roots in their communities of Sacramento and Placer County - it’s their



"Our real estate team always likes to have fun!"

FUN FACT

Before getting into the construction industry, Cyndy was a top international model gracing the runways and on the covers of magazines.



way of having fun and helping others outside the work environment. Before Covid shut it down, the duo hosted The Real Estate Report, a radio show on KFBK channel 93.1 FM on Saturday evenings from 4 pm to 5 pm. While not on the same team, the pair are both with eXp Realty and host events outside of real estate to bring people together. "One of my favorite events was a Galentine's showing of the movie Magic Mike," Cyndy laughs. "We rented out an entire movie theater and more than 100 women attended." Your Humble Hustlers also host meetups at local wineries and paddleboarding at Folsom Lake. "Darcie and I do a huge paddleboarding event every year with REALTORS®, clients, business partners, and friends," Cyndy says. "My happy place is on the lake with my paddleboard watching the sunset."

Cyndy is happy at work, too, so happy that her husband Jarod joined her a little over a year ago, saying, "Every day you're happy to go to work and I want to have that spark, too." He spent twenty-plus years in the telecom industry as a project manager for huge projects like the Golden One Center and Kaiser Permanente. The arrangement works well with their family, as they are able to divide their time to devote to their daughters' various sports events. Jacey (14) and London (13) are avid athletes in sports like lacrosse, basketball, and cheerleading. When they aren't at sporting events, the close-knit family spends time hiking, camping, boating, traveling, and recently pheasant hunting. "We have a German Shorthaired Pointer puppy and the girls are in hunter safety school," Cyndy says. "We look forward to pheasant hunting as a family soon." The family also keeps five chickens, and as Cyndy is fond of little-known facts, naturally she asks, "Did you know Petaluma was once the chicken capital of the world? That's where I grew up!"

One fact about Cyndy you might be intrigued to learn is that she recently co-authored a book on real estate with her two best friends (due to be released at the end of 2023). "Secrets to Sold" is a book for sellers, packed with advice on how to get your home sold for top dollar. As a Lifetime Master Club Member, Real Trends Top Thousand REALTOR®, Luxe Luxury Certified Agent, Certified Commercial Property Practitioner, and Relocation & REO Specialist, with multiple top awards, Cyndy has a wealth of tried and true practices that she generously shares. "The local paper once called me the 'Queen of the Bay Area Buyers,'" she chuckles. "But in all seriousness, it's not an easy industry to work in and if we all stick together and grow together, then we can make it through the tough times together."

“

I like helping people's dreams come true. Nothing makes a person feel more secure than having a roof over their head.

”





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Lynn M. Bishop, Jr.
FEATURED ESCROW OFFICER

A Northern California native, Lynn grew up on the North Coast in Eureka where he started his career in title and escrow right out of high school at the age of 17 in 1987. Coming from a long line of family working in the industry, he started out as a courier and recorded the documents at the county for the escrow closings. In 1988, he moved to Sacramento and learned all he could over the years as he continued his career in the title and escrow industry where he still works today as an Escrow Officer at Placer Titles Natomas Office.

Lynn and his assistant Sheryl Young have been working as a dynamic team for 10 years and counting. With 36 years of experience in the business, Lynn has become very experienced, knowledgeable and professional and over the years, he has successfully handled and closed thousands of transactions.

Lynn is very passionate about providing a personal and professional experience for every closing. He works in a prompt and pro-active manner and will usually have things done before being asked. Passionate about the work he does, he plans to be here for many years to come.

Lynn has always loved his automobiles, especially German cars. His current love is a recently acquired Red 1989 BMW 325i convertible. There's nothing like taking a nice drive in the evening or Sunday morning on the river road along the Delta with the top down.

LYNN M. BISHOP, JR., ESCROW OFFICER
lbishop@placertitle.com

LORA VAN DALSEM, ESCROW OFFICER
lvandalsem@placertitle.com

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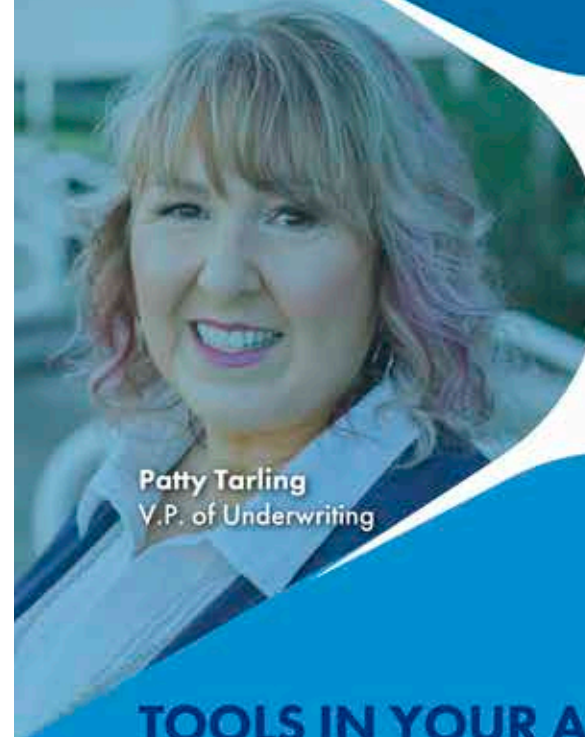
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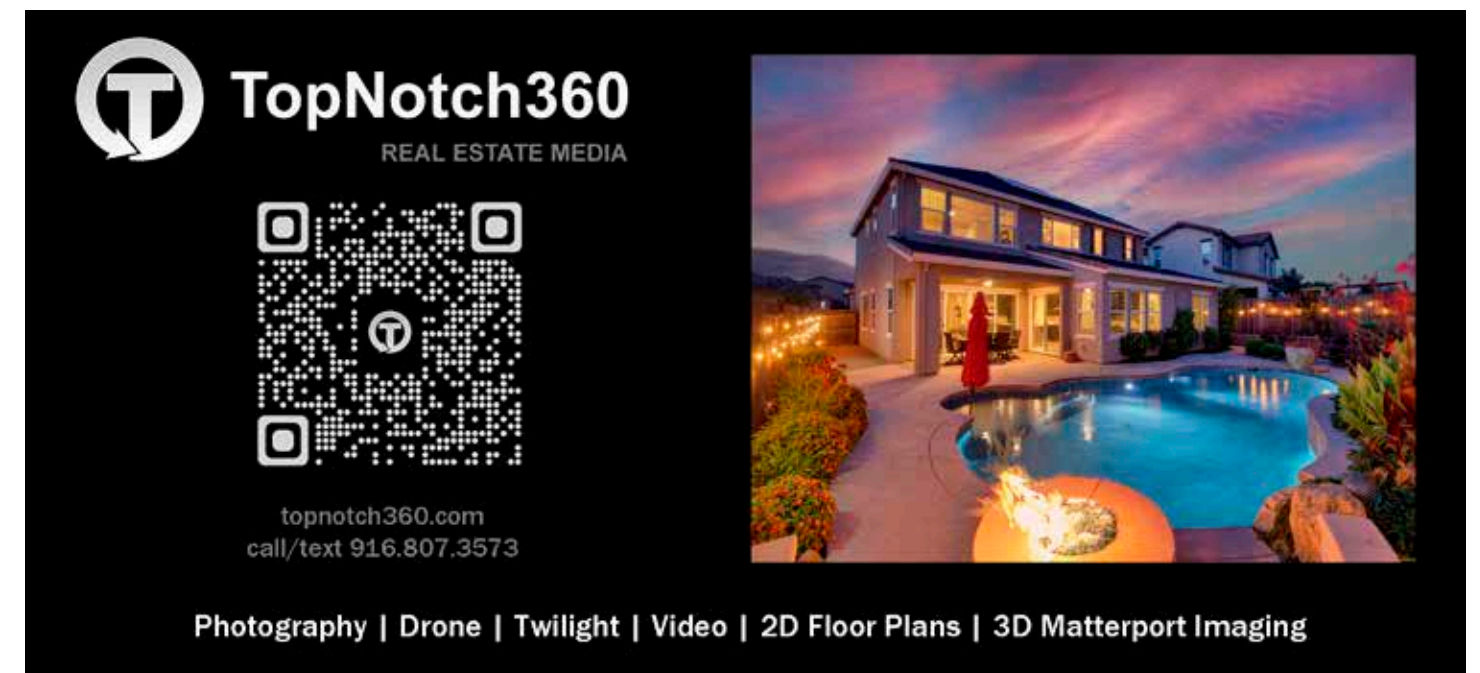
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JAMIE CORCORAN



AND FIRST AMERICAN TITLE

▶ partner spotlight

By Chris Menezes
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Shaping the Industry into a Heart

Having been in the title industry for 34 years – with 23 of those years at First American Title, Jamie Corcoran, Vice President and Central California, Regional Manager, has come to embody what the company means to the local real estate community. Her focus has always been to ensure buyers, sellers and the real estate professionals they work with have the best experience possible.

Interestingly, Jamie didn't initially aim for a career in the property and title industry. Instead, she found herself recruited from the teller line at a bank in Davis, California, where she served as a friendly face for everyday banking transactions. When

an opportunity was presented to her by a customer who worked for a title company, Jamie was intrigued enough to make the leap, despite her initial unfamiliarity with the field.

"I was attending classes at Sacramento State University at the time and would often chat with an employee from one of the local title companies when she'd make deposits each day. One day, she told me that her company had a job opening as an Escrow Secretary, and she said I would be perfect for the position. I wasn't sure about this industry, at first, but it didn't take long for me to fall in love with the concept of helping people achieve

their homeownership dreams," explained Jamie.

Beginning as an Escrow Assistant, Jamie worked her way up to Escrow Officer, where she spent many years providing a level of service that her customers knew they couldn't get anywhere else. Eventually, leadership was the next step. With each role, her dedication to providing excellent service never waned, which grew to include serving her team. "I thrive on helping people and am a problem solver at heart," she said.

As First American Title VP, Region Manager of the Central California Region, which spans from Yuba City, CA to the Grapevine, Jamie credits much of her operation's success to her leadership team, which includes Sales Director Erin Barton, Escrow Operations Director Irene Weiner, and Area Managers Teresa Campodonico and Michelle DeLong. This team, much like Jamie herself, started from humble beginnings and worked their way up, which allows for a deep understanding of the business and an empathy for those on the frontlines.

What sets First American Title apart, according to Jamie, is this intimate understanding of the demands of the business coupled with their people-centric approach. Jamie derives great fulfillment from serving people – both employees and customers. Her definition of success ties directly into this ethos.

"Success for me is about investing in others, as was done for me. I was fortunate to have had a boss and mentor who saw things in me that I didn't necessarily see in myself, and now it's my turn to invest and mentor others to help them achieve their goals and identify what success means to them," she said.

To top producers, Jamie wants to emphasize First American Title's strong tech offerings and how they leverage them for better client services. Being a global, Fortune 500 company, First American Title has the resources needed to offer a positive and seamless experience for customers, regardless of where they are located. The company's flexibility allows clients to choose their level of interaction, whether that means a live, person-to-person conversation or a fully digital experience.

In an industry where personal relationships and trust are key, the empathetic and people-focused approach of Jamie and her team truly stands out. Their unique combination of in-depth industry knowledge, hands-on experience, and the flexibility afforded by technology positions First American Title as an innovative leader in the title industry, ready to meet the challenges of the future.

Though she admits to being a bit of a workaholic, Jamie knows the importance of a work-life balance. She schedules personal and family time, loves traveling, especially to Oregon to visit her youngest of two sons, his girlfriend and their "granddog." She also delights in going to Disneyland. Even when she is in "the happiest place on Earth," however, she prides herself on being available for her First American family (whom she affectionately refers to as her FAmily).

"I do my best to disconnect and be present, but I pride myself on being available to my work family," she said.

As a native to the Sacramento Valley, Jamie has a deep love for the region's diverse landscape and the convenience of its thriving metropolis. Her hometown remains near and dear to her heart, and she cherishes giving back to the communities that raised her. Now a resident of Roseville with her husband of 20 years, two adult sons, and a granddaughter who brings great joy to their lives, Jamie enjoys the beauty of her two-acre property, entertaining family and friends, and having the ability to eat lunch in Tahoe and still make it back to the city for a Kings game in the evening.



In an industry where personal relationships and trust are key, the empathetic and people-focused approach of Jamie and her team truly stands out.

To get Jamie and her expert First American Title Team on your next transaction, give them a call at 916-677-8005, or visit www.firstam.com to learn more.



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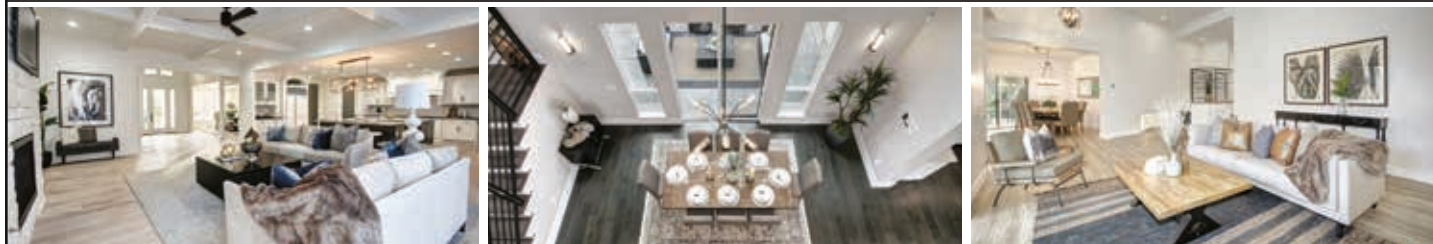
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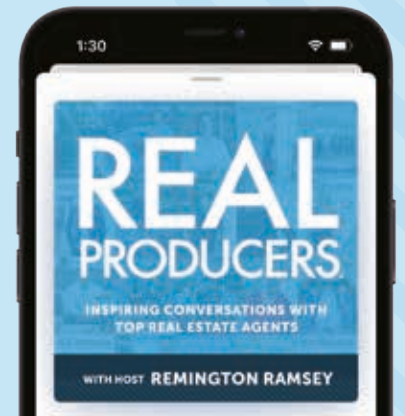


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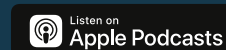
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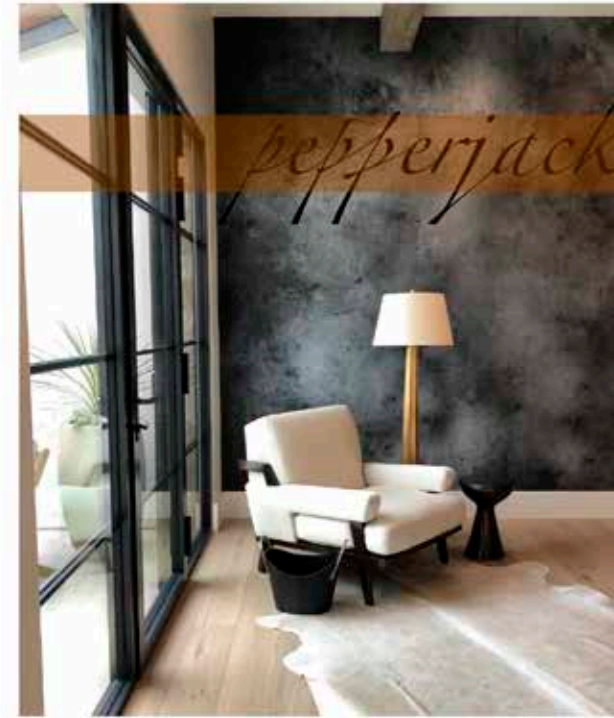
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MARK MORRIS

OUTSTANDING OUTCOMES

► cover story

By **Dave Danielson**
Photos and Cover Photo by: **Shot Archives**

The impact you have on the lives of others in the world can result in you experiencing many rewards — especially the knowledge that you made a real difference in the lives of others and that you helped them during one of the most crucial times of their lives.

This holds true for the contributions that Mark Morris provides.

As a Principal Listing Specialist with Redfin, Mark excels when it comes to creating outstanding outcomes for his clients and those around him with his experience and value he brings to every home he helps sell or purchase.

“There are a lot of people who need help and they don’t know who to trust sometimes. I genuinely care about their entire outcome and create a positive experience for them,” Mark explains.

“I take as much stress off the client’s shoulders by handling every detail and concern they have by connecting them with vendors, negotiating rent-backs, finding other places for them to stay, and holding their hand through the whole process so they do not feel abandoned.”

EARLY DRIVE

Mark has always had a strong drive to achieve and serve. You can trace that relentless spirit back to the time when he was just 12 years old, delivering a 462-stop paper route each day.



I WILL NEVER FORGET THE DAYS OF HELPING PEOPLE ON THE WORST DAY OF THEIR LIVES THAT WERE INVOLVED IN A VEHICLE CRASH, TO A ROOF COLLAPSE, A KITCHEN FIRE, AND LOSING A LOVED ONE.

”



“Growing up, I would visit my grandparents often in Boston, Massachusetts where my grandfather was a builder and investor. My grandfather taught me a lot about hard work and persistence,” Mark remembers.

As he came of age, Mark witnessed his dad being saved by the fire department from a medical emergency, which then led him to pursue the fire service while working for Costco at the age of 19.

SERVICE IN MOTION

Mark graduated from fire academy and immediately started at an airport in Southern California. From there, he headed to Northern California working for Sunnyvale DPS and then moved over to Saratoga Fire Department.

“I will never forget the days of helping people on the worst day of their lives that were involved in a vehicle crash, to a roof collapse, a kitchen fire, and losing a loved one.”

While he was there, he met Christine, the lady who would become his wife. In time, she accepted a job offer in Los Angeles, so they moved to Southern California.

Having left his position behind to move, he started all over pursuing other opportunities which landed him in the lap of being a real estate investor and business ownership. Over the course of ten years, Mark invested a considerable amount of time into real estate investing having purchased and flipped approximately 15 houses keeping 5 of them as his own personal investments. In addition, in 2007, he bought a day spa and became a licensed massage therapist — a business he owned for 10 years.

During that time, he worked on getting back into the fire service while keeping his employment with Costco. He became a supervisor and then a manager for decades, but he takes pride in and attributes many of his team work and leadership skills to the experience he received there.

“It took me three years as a volunteer in the prevention bureau to get back into a paid position within the fire service. I was hired as a Fire Inspector with the City of Ontario Fire Department full-time and South Pasadena Fire Department part-time. What an adrenaline rush to work for two fire departments at the same time!” he remembers.



FINDING A NEW PATH

In addition to his fire inspector duties, Mark continued his entrepreneurial path managing his business and working at Costco for over 25 years. He even started a family, which unfortunately started with their first child who was born with a serious life-threatening medical issue. Going through a journey of losing his father from a heart attack and then his mother from cancer in 2012, he decided it was time for a change. He had some struggles as



South Lake Tahoe snowmobiling.



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well with having a heart attack and a couple of strokes himself as he continues to pursue his life.

“Eventually, we decided to move to the Sacramento area to be closer to Christine’s parents, which started off rough after losing their 3rd daughter and almost losing his wife” Mark remembers.

“We moved here in 2015 where I worked for Metro Fire as a Fire Inspector for a little over a year, and then sold the business in 2017,” he says.

The Broker who sold Mark his house in El Dorado Hills suggested he get his Real Estate license. He thought he had a personality that would be great with clients and his experience would be beneficial. Little did he know after Mark joined his team of 22 REALTORS® that Mark would become his #1 top producing agent in the first year. Closing 15 deals while only working part-time as a REALTOR® as he was still working full-time as a manager for Costco.



SUPER SUCCESS

His first year at Redfin, Mark recorded 35 transactions. He went on to boost that number to 57 deals in 2022 with over 35 million dollars in sales.

“Redfin’s mission is to redefine real estate in the consumers’ favor. Along with that, our Redfin Premier agents like myself have years of experience buying and selling high-end homes. Not everyone understands how to price, prepare, and market your home so it sells for top dollar.”

Mark has ranked #112 in the state of CA for sides and ranked #860 for residential sales volume. He has been ranked #41 as the top producing agent in Sacramento, El Dorado, and Placer County.

The love Mark feels for his work comes through clearly with the passion he shows his clients, the relationships with colleagues, and other real estate professionals.

“The biggest and most rewarding part of what I do is making the calls to every client to let them know they no longer own the home and the money is coming into their account,” he says.

“They are so thrilled and relieved that at times they do not feel stressed or pressure and know that I am fighting for them throughout the transaction. It’s a great feeling knowing that I get to be a part of their journey and build relationships with family members and friends.”

FAMILY HIGHLIGHTS

Away from work, Mark’s world is made very rewarding by family. He and Christine currently have three children, including two daughters and a son.

In his free time, Mark stays very active. One of his favorite pursuits is pickleball, church, and most importantly quality time with his wife.

When it comes to the local community, Mark has a big place in his heart for the work being done by the non-profit — Fat Kitty City in El Dorado Hills.

Whether he is helping a buyer prepare to look at his first purchase, or a seller looking to put their home on the market for the first time, Mark’s reputation for results is built with the genuine, heartfelt way that he approaches life — with responsiveness and true care ... in turn, helping those around him experience outstanding outcomes.



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"I have had the pleasure of working with Matthew Cole for 5+ years. Matthew has consistently demonstrated professionalism, expertise, and an unwavering commitment to helping hundreds of clients that our team has referred over to him. We are always impressed by his great reputation and communication. Matthew goes above and beyond for every single person and will do what it takes and is in the client's best interest." - Alex Polishchuchenko, Homeology Real Estate

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