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A full-body photograph of Nicole Leininger, a woman with wavy brown hair, wearing a white blazer and white pants, standing in a modern interior with a white sofa and a blue chair in the background.

Nicole Leininger

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Publisher's Note

Hello April, the Season of Possibility!

As spring blooms around us, April brings a sense of energy and endless possibilities. It's a time to celebrate the beauty of growth, explore new ideas, and continue the work that fuels our community's success.

We're also looking ahead to an evening of fun and excitement at **Bubbly Bingo on November 4th!** Get ready for a night of laughter, prizes, and celebration as we bring our community together for a lively and memorable event. Stay tuned for more details—we can't wait to share this experience with you!

A warm welcome to our newest **preferred partner, Disposal Pro!** We're delighted to have them join our community and look forward to many fruitful collaborations.

As we move through April, let's reflect on this thought: *"The beautiful spring came; and when Nature resumes her loveliness, the human soul is apt to revive also."*

Wishing you a season of renewal, inspiration, and new beginnings!

Your publisher,



Kristin Brindley
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GUIDING AND EMPOWERING FAMILIES TO HOMEOWNERSHIP

BY GEORGE PAUL THOMAS • PHOTOS BY DON ELROD

Marina MORENO

CROSSCOUNTRY MORTGAGE

Honest, sociable, and always willing to help, Marina Moreno brings a fresh and passionate approach to the mortgage industry. As the Branch Manager at CrossCountry Mortgage, she isn't just focused on closing loans—she's dedicated to educating and guiding families through one of the most important financial decisions of their lives.

With over a decade of experience in the mortgage business, Marina has seen firsthand how knowledge can change lives. Whether she's mentoring her team, working with realtors, or helping a first-time homebuyer navigate the complex world of financing, she approaches every conversation with sincerity, enthusiasm, and a genuine desire to help.

"I love what I do," she says. "People think I'm crazy for how much I enjoy it, but to me, that's a good thing. This doesn't feel like just a job—it's something I truly care about."

A Journey of Learning and Growth
Marina was born in Peru and moved to the United States in 2003. She started her



career in the mortgage industry in 2012, working as a loan officer assistant before taking on bigger roles. Her journey into the business, however, was personal.

"When I bought my first house in 2011, that was my turning point," she says. "Going through that process made me realize how important it is for people to have the right information and guidance."

Since then, she has dedicated herself to helping others achieve homeownership, focusing not just

on loan approvals but on financial literacy and long-term planning.

Now, as a Branch Manager, Marina takes a hands-on approach with her team. "It's not about just being a manager," she explains. "My role is to teach, guide, and support the people I work with. And beyond that, I see my job as an opportunity to educate my community—especially those who might feel lost in the homebuying process."

But success hasn't come without its challenges. For Marina, one of the biggest

hurdles has been mastering a new language and industry at the same time.

“Being bilingual has its challenges,” she says. “Sometimes, it’s not just about learning English—it’s about learning the language of mortgages. But I push myself to learn every day, and that’s made all the difference.”

Helping Families Find a Way to ‘Yes’

At CrossCountry Mortgage, Marina’s approach is simple: if there’s a way to make homeownership possible for a family, she will find it.

“Our job isn’t just about processing loans—it’s about exploring every possible option for our clients,” she says. “When someone comes to us thinking they can’t qualify for a mortgage, I want to be the one who helps them find a way.”

And she does—over and over again.

“Seeing families achieve their goal of homeownership, especially when they thought it wasn’t possible, melts my heart,” she says. “That feeling of accomplishment when I see their faces on closing day—it never gets old. I’ve had many clients cry from joy.”

She also understands that mortgage terminology can be confusing, even for fluent English speakers. That’s why she takes the time to explain things clearly, making sure her clients fully understand their financial options.

Marina operates out of the Charlotte, NC, office, where she leads a small but dedicated team.

“We’re about five people here in Charlotte,” she says. “I have my amazing assistant, Johana Yanez, and I work closely with my husband, Gustavo, who is my loan partner.”

For Marina, her team is more than just colleagues—they’re an extension of her family.

“This business is my second family—maybe even more than that,” she says. “We all share the same goal: to help people find



“ Seeing families achieve their goal of homeownership, especially when they thought it wasn’t possible, melts my heart.”

their way to homeownership. And we do that by working together, supporting each other, and always looking for solutions.”

She also places a strong emphasis on trust, communication, and respect when working with realtors.

A Life Filled with Love

Outside of work, Marina’s life revolves around her husband and three children—Maggie (12), Jaidy (8), and Ezzio (1).

“Our son is our little miracle,” she says. “And our girls—they keep us busy and on our toes!”

Family time is sacred, and they love traveling together, watching movies, and going on spontaneous adventures.

“If the kids say, ‘Mom, I want to go to the mountains,’ we just go!” she says. “Weekends are for family time—whether it’s a

picnic at the park, watching a movie at home, or just doing whatever feels right in the moment.”

And when it’s time for her own personal recharge, you’ll find Marina at the boxing gym—at 5 AM sharp.

“Old-school style, man!” she laughs. “That’s my thing, my boost. I love boxing, and after that, I meditate to clear my mind. It helps me stay balanced in this high-stress industry.”

Growth, Giving Back, and a Bigger Future

Marina has big plans for the future, both professionally and personally.

“I work hard now because I want to be there for my kids,” she says. “I want to enjoy every moment with them without having to worry about certain things.”

She’s also focused on giving back—teaching her children the value of helping others and using her knowledge to educate the next generation of homebuyers.

“Whenever I talk to young people about real estate, I tell them to start learning now,” she says. “The sooner they understand the financial side of homeownership, the better prepared they’ll be when they’re ready to buy.”

Her biggest advice for realtors and mortgage professionals? Know your ‘why.’

“Opportunities come when you have a clear purpose,” she says. “If you don’t know why you’re doing this, real estate—or mortgages—won’t make sense. But if you do, it changes everything.”

And if there’s one thing she hopes people take away from her story, it’s this:

“I love what I do. I’m not just a loan officer—I’m a mom, a mentor, and someone who genuinely cares. Whether it’s my career or my family, I put my whole heart into it.”

CONTACT US!

For those looking for guidance in home financing, Marina is always ready to help. You can reach her at (704) 352-5436, email marina.moreno@ccm.com, or visit her website at ccm.com/marina-moreno.



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Ginny

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BY AMELIA ROSEWOOD • PHOTOS BY DON ELROD

Some agents get into real estate for financial opportunities. For Ginny Barker, it's about something deeper—helping people. Friendly, hardworking, and dedicated, she approaches every transaction with care and attention, treating clients like family.

Her journey into real estate wasn't something she planned. What started as a way to gain insight into property investing turned into a passion for guiding clients through one of the biggest decisions of their lives. Now, nearly two decades later, she's built a thriving business rooted in trust, expertise, and a genuine love for what she does.

An Unexpected Path

Born and raised in Michigan, Ginny's background is far from conventional for a real estate agent. She earned a Bachelor of Science in Animal Husbandry with a minor in Agricultural Communications from Michigan State University.

Her first career had nothing to do with homes—she worked in public relations and marketing for World-Wide Sires, Inc., a company that exported frozen bull semen for cattle artificial insemination. “When I hear AI today, instead of thinking of artificial intelligence, my mind automatically goes to artificial insemination,” she says with a laugh.

Her role involved traveling across the U.S. and internationally, showcasing cattle, and working with bull semen buyers. After her first child was born, she shifted gears and stayed home, while recruiting for another agricultural firm. She also joined the Welcome Committee to get out of the house. “I learned to love door-knocking!” she says.

Though real estate wasn't on her radar at the time, her past experiences shaped her work ethic and adaptability. “As a farmer's daughter, I never had a 9-to-5 job. Farm work never ends, and neither does real estate,” she says. “On the farm, I learned that there is no ‘clocking out.’



“As a farmer's daughter, I never had a 9-to-5 job. Farm work is never done, and neither is real estate.”

That mindset has carried over into my work. As a mom, I learned the importance of a flexible schedule. My clients not only get a full-time realtor—they often get a second mom. When they need me, I do my best to be available.”

Her background in public relations, marketing, and recruiting also gave her valuable skills. “As a professional, I learned about customer service and project management,” she says. Ginny earned her real estate license in December 2006 and joined Keller Williams in April 2007 after completing nearly 90 hours of post-licensing courses. As a lifelong learner, Ginny takes a variety of classes and keeps abreast of the market. But real estate wasn't originally part of her plan.

“Our children were in high school, driving, and soon heading to college. My priority as a stay-at-home mom was quickly coming to an end. What to do next?” she recalls. “Real estate was NOT on my mind, but my husband and I had talked about investing in rental properties. He suggested I get my license

so we could be knowledgeable about foreclosures and the local market.”

Having moved from California to Colorado to North Carolina, Ginny had firsthand experience with buying, selling, and relocating. She even tried selling their California home For Sale By Owner and found herself enjoying the process. “I liked holding the house open, meeting people, and making flyers—so why not make it official? Little did I know what I was getting into.”

A Career That Feels Like Home

For Ginny, real estate is about more than transactions—it's about people. “I am fortunate to have a career I love, and most of the time, it doesn't feel like work,” she says. “It is fulfilling to help people reach their goals, whether buying or selling while making it look easy.”

Her dedication to service is what keeps her going. “Until the Lord leads me to something else, I will keep doing it,” she says.

Of course, success in real estate doesn't happen alone. Ginny runs a close-knit,

highly efficient team that allows her to stay hands-on with clients while ensuring smooth transactions.

Her administrative assistant, Lisa French, has been with her for 12 years, handling paperwork, compliance, and logistics. “She keeps me compliant, catches my mistakes, and assures things run smoothly in the office so I can focus on the people while she does the computer work,” Ginny says.

Her husband, Dan Barker, after retiring from the building materials industry, has played an essential role for 11 years, assisting clients, managing finances and their rentals, plus keeping up with technology. “He is the Wind Beneath My Wings,” she says proudly.

Roberta Browne, the newest team member with six years on board, works with both buyers and sellers. “She is one person who WORKS HARDER than I do,” Ginny says, laughing.

Proven Results and Trusted Expertise
Ginny’s commitment to her clients is reflected in her performance. In 2023, her small team closed 41 transactions with a total volume of \$21.6 million. In 2024, they successfully closed 54 transactions, totaling \$23.5 million in volume.



Ginny holds multiple designations, including ABR (Accredited Buyers’ Representative), CREN (Certified Real Estate Negotiator), KW Luxury, SRS (Seller Representative Specialist), and SFR (Short Sale Foreclosure Resource).

While she has received many trophies and industry recognition for production, what she values most is client feedback. “With Words of Affirmation being my love language, my greatest reward is when my clients take the time to write a testimonial and/or refer me to their family and friends,” she says.

Life Beyond Real Estate

Ginny and Dan have been married since 1987 and have two adult children. Their daughter, Becca, is an operating room nurse in Rock Hill, and their son, Zac, is an engineer in Durham.

Outside of work, she enjoys spending time with her family, including the children and their spouses. “We prefer nature over cities,” she says. Additionally, she enjoys reading, hiking, and horseback riding.

Her passion for horses goes beyond a personal hobby—she volunteers at Shining Hope Farm for Therapeutic Riding, a nonprofit organization that



offers therapy through horseback riding. “Horses provide therapy for many people. I call it my horse therapy when I volunteer at the farm,” she says.

Looking Ahead with Purpose

Ginny’s long-term goal is simple: to keep doing what she loves. “My professional and personal goals are to stay healthy, keep learning, and continue serving as many people as the Lord blesses me with,” she says.

Her guiding principle comes from her favorite book—the Bible. She paraphrases Colossians 3:23: “Whatever things you do, do them well. Remember, you are serving the Lord. You are not only serving people.”

With nearly two decades in the industry, Ginny has learned what it takes to succeed. Her advice to new agents is straightforward:

“Answer your phone, be real, listen more than you speak, keep learning, don’t complain, be positive, and have fun,” she says. “Most importantly, treat each client as if they were your ONLY client.”



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Working Hard, Staying Genuine,
And Making A Difference

PHOTOS BY CORRIE HUGGINS CREATIVE & DON ELROD



Nicole Leininger isn't just a REALTOR®—she's a force of nature. Outgoing, driven, and fiercely determined, she brings an undeniable energy to everything she does. Whether she's negotiating deals, creating standout video content, or wake surfing on Lake Norman, Nicole operates with the same level of intensity: all in.

Her journey into real estate wasn't just a career choice—it was ingrained in her from the start. Growing up helping her father with his business in Denver, she learned the industry from the ground up. Today, as a top-producing solo agent with Ivester Jackson Properties, she combines time-tested values with innovative marketing, making her one of the most recognized agents in the Lake Norman area.

Rooted in Family

Born and raised in Denver, Colorado, Nicole developed a strong work ethic and deep knowledge of real estate from an early age. "I have vivid memories of helping my dad create brochures, mapping out showings before GPS, and even presenting offers to listing agents in person," she recalls. These early experiences shaped her understanding of the business long before she officially entered the industry.

After earning a degree in business marketing, she spent a year living and working in England—an experience that broadened her perspective and reinforced her adaptability. Upon returning to the U.S., she worked for a home builder in Colorado, where a model home tour introduced her to her future husband.

In 2004, she officially stepped into the real estate world, joining her father and stepmother at RE/MAX. She started as their assistant, gaining firsthand experience while they traveled. "It was the best foundation I could have asked for," she says. "I got to see firsthand how to navigate different market cycles and how real estate truly impacts people's lives."

Having faced personal health challenges since the age of 12, Nicole developed a resilience that carries into her work. "Dealing with adversity early on taught me the power of perseverance," she says. "I bring that same mindset to my business—never giving up, always finding solutions."

Blending Experience with Innovation

Nicole's career took off as she merged her family's values with her own unique approach. Now, as a solo agent with an assistant, she remains committed to delivering exceptional service while adapting to an evolving market.

"I was always drawn to real estate because it's not just about buying and selling homes—it's about helping people through major life transitions," she says. Nicole takes pride in being a trusted advisor, ensuring her clients feel supported every step of the way. "It's more than just a transaction for me. It's about building lasting relationships."



Having lived in Lake Norman from 2013 to 2017 before returning in 2020, Nicole quickly recognized the power of video marketing in showcasing the area. “During the 2020 lockdown, I saw an opportunity to highlight the unique lifestyle of Lake Norman,” she explains. “I created a storyboard of content to not only promote listings but also show what it’s like to actually live here. The response was incredible.”

This modern approach sets her apart in a competitive industry. “People don’t just want to see homes—they want to envision their lives in them and within the communities,” she says. “That’s where video makes a huge difference.”

Climbing to the Top

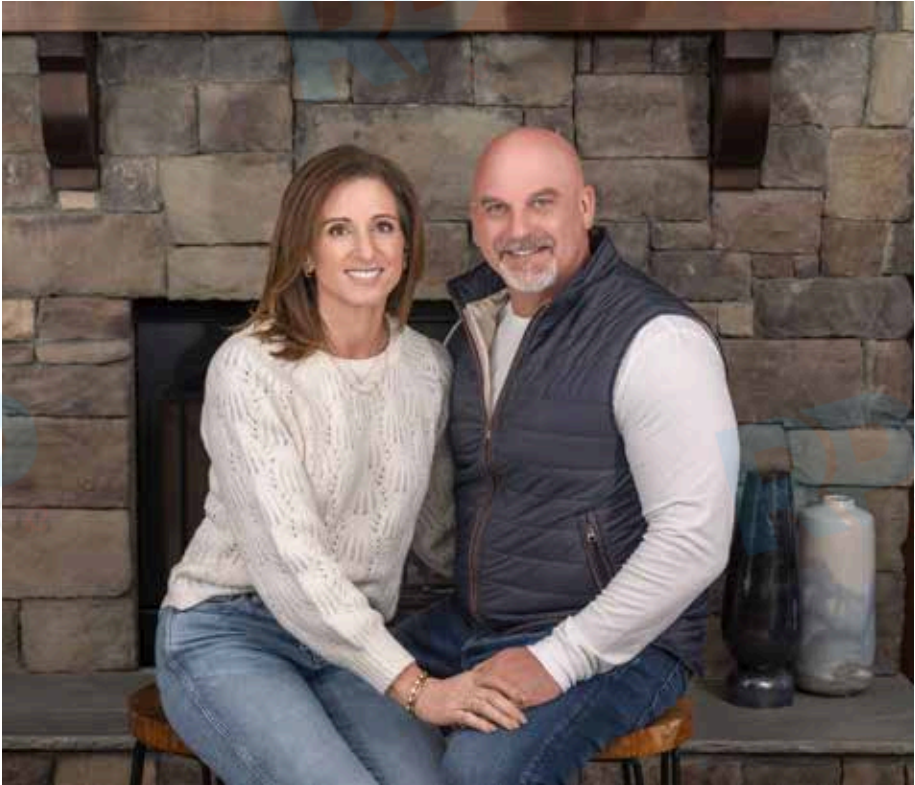
Nicole’s dedication has translated into impressive results. In 2023, she closed \$26 million in total volume. By 2024, that number climbed to \$40 million, solidifying her reputation as one of the top-producing agents in the area.

Her success has earned her multiple accolades. She holds a luxury specialist designation and previously earned her GRI in Colorado. She has also been a part of Christie’s Masters Circle for three consecutive years—an exclusive group of the



top 300 agents representing over \$9 billion in annual sales. Additionally, she has been recognized as one of the Top 50 women agents in Lake Norman.

“I’ve always been goal-oriented,” Nicole says. “But the real satisfaction comes from knowing I’m helping my clients achieve their dreams and creating lasting relationships along the way.”



Life Beyond Real Estate
Despite a demanding career, Nicole prioritizes her family. Her husband, Curtis, works for Lowe’s Home Centers as a Sr. Director, and together, they raise their two children—Jackson, a high school senior, and Emerson, a freshman. Their family is completed by Izzy, their 14-year-old “forever puppy.”

“When we’re not working, we’re on the lake,” Nicole says. Wake surfing and slalom skiing are family favorites, along with traveling to reconnect with loved ones in Colorado and Arizona.

Her commitment to fitness is just as strong as her work ethic. “I start my mornings at 4:30 a.m. at the gym—it’s my non-negotiable,” she says. “It sets the tone for my day and keeps me focused.”

She is also deeply involved in the community, participating in charity efforts through her office, including



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toy drives and disaster relief initiatives. One of her favorite events is Night to Shine, hosted by her church, which celebrates individuals with special needs. “It’s such a beautiful experience,” she says. “Giving back is incredibly important to me.”

Looking to the Future
Nicole has a clear vision for the next stage of her career. Over the next five years, she aims to maintain a sales volume of \$50M to \$75M annually while expanding her support team. “I never wanted a massive team, but having an additional assistant would allow me to serve my clients even better,” she explains.

She also hopes to see her son, Jackson, join the business. He recently launched his own real estate photography and

videography company—a perfect complement to Nicole’s marketing strategies. “I’d love to see him eventually join me in real estate down the road, which could be a great family partnership,” she says.

As for her daughter, Emerson, with high school and college ahead, she is on a competitive travel cheerleading team and currently has her sights set on becoming an attorney.

As Nicole looks ahead, one quote from Jay Danzie continues to inspire her:

“Your smile is your logo, and your personality is your business card. How you leave others feeling after an experience with you becomes your trademark.”



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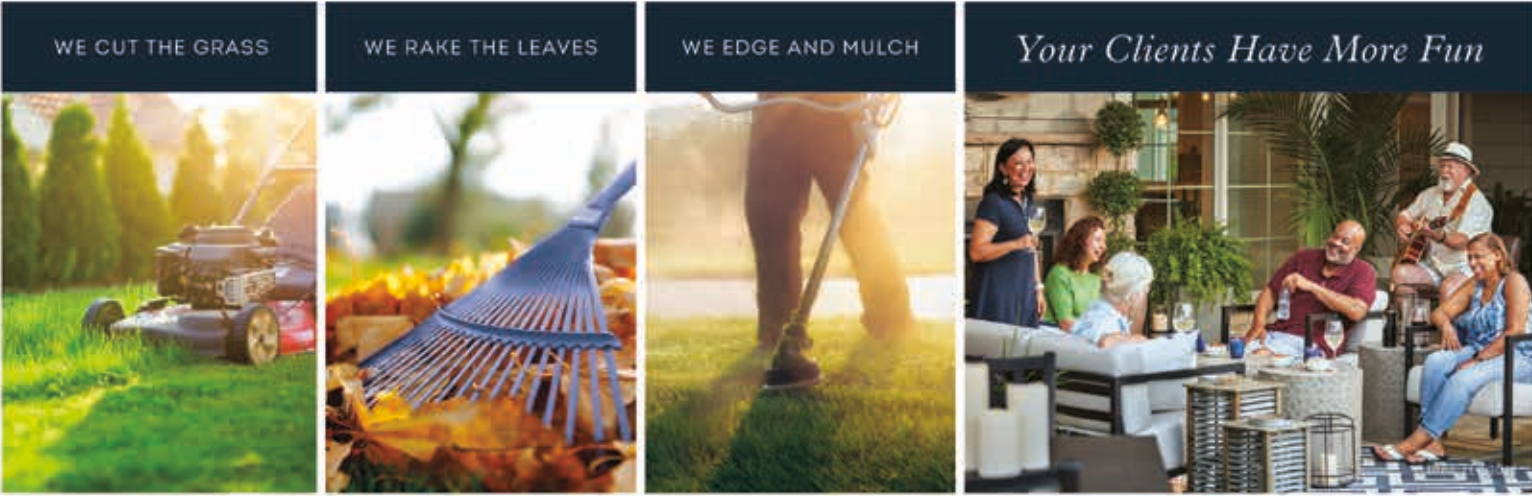
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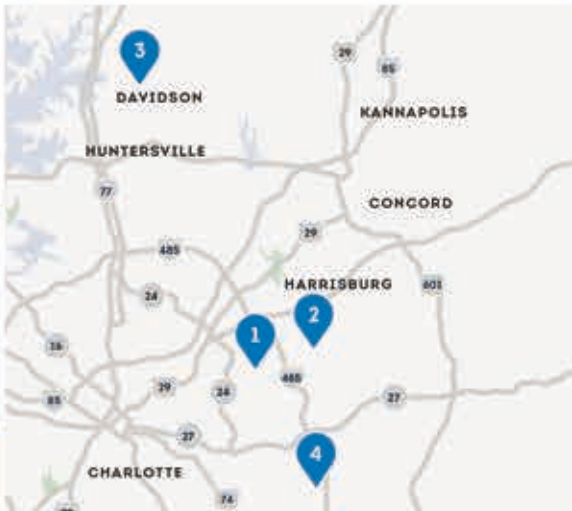
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Disclaimer: Information based on Canopy MLS closed data as of Mar 7, 2025, for residential sales from January 1, 2025, to Feb 28, 2025, in the Charlotte metropolitan area. Numbers not reported to the MLS by the date the information is retrieved are not included. MLS is not responsible for submitting this data. Some teams may report data under an individual agent's MLS ID.

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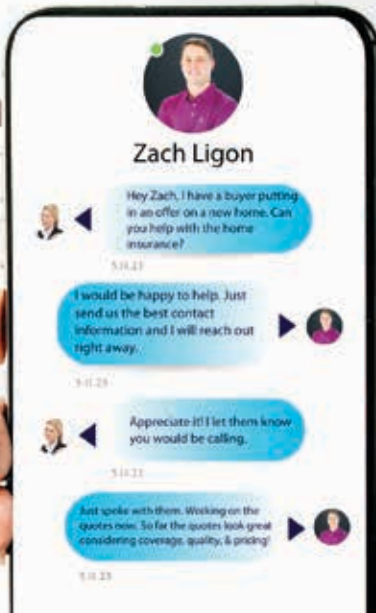
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