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MARCH 2025

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Rita Kurkies

Partner Spotlight:  
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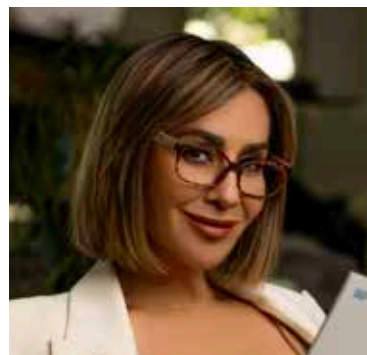


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# Meet The Team



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Writer



**Joseph Cottle**  
Writer



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Social Media Manager



**Maryam Habashi**  
Business Development Coach



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Photographer  
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**Elizabeth Ireland**  
Photographer  
Elizabeth Ireland Photography



**Brandon Pease**  
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Hello  
**March!**

Greetings!

Here we are in March! Spring is very nearly upon us, and all that it brings! This month we are celebrating our cover agent, Sandi Crosby. Sandi and her team are making a difference in the South Bay. Sandi loves living in Imperial Beach, and she and her team help show others what a great place it really is. Rita Kurkies is a

Rising Star with Keller Williams La Mesa, and it shows. Her dedication to clients is admirable, we can't wait to see more from this up-and-coming successful agent! Our partner spotlight this month is our very own Transformative Business Coach, Maryam Habashi. Learn how her early years helped to shape her into the powerhouse woman she is today. We also enjoyed kicking off the year with

PSAR's YPN at the Monkey Bar. YPN keeps getting better and better, we can't wait for the next one! Get ready Real Producers, next stop is Spring!

Cheers!

**Cathy Ginder**  
Publisher  
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**Most Coverage in California by far:**



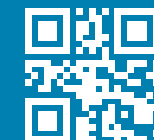
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# During a Down Market is When A- Players Eat

BY MARYAM HABASHI- TRANSFORMATIONAL BUSINESS COACH

In every industry, there are A-players and B-players. The difference between the two isn't just skill- It's mindset, execution, and having the right **systems** in place. When the market is booming, both groups can succeed. But when things slow down? That's when A-players thrive.

**A-Players vs. B-Players**  
**In a producer role (sales, client acquisition, retention):**

A-players don't wait for business to come to them. They have **systems** that keep their pipeline full, and their clients engaged.

B-players tend to rely on market conditions rather than a proven process. When things slow down, so does their business.

**In a leadership role (recruiting, retaining, and building teams):**  
**A-players know that tough markets are the best time to attract and develop talent.** They focus on **systems** that drive consistent performance.

B-players pull back, hoping things will return to normal instead of

implementing **scalable systems** for long-term growth.

**What Makes an A-Player?**

**A-players:**  
**Operate with urgency.** They don't react to the market- they **leverage systems** to stay ahead.

**Stay solution oriented.** Instead of blaming external factors, they refine their systems to produce results.

**Think long-term.** They know the work they put in now, using the **right systems**, will compound over time.

**Why A-Players Might Struggle**

Even top performers face challenges:

**Isolation:** They may feel like they're carrying the weight alone while others hesitate.

**Burnout:** Without the right systems, pushing harder can lead to exhaustion.

**Over-reliance on past success:** Even A-players must evolve their systems to stay ahead.

**Overspending or underspending:** Some over invest without a clear strategy, while others cut costs in the wrong



Maryam Habashi, M.Ed.  
 Certified Behavior Profiling Coach

areas, stalling growth. **A-players adjust their spending wisely, ensuring their investments align with their systems.**

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Maryam Habashi, M.Ed. Founder- INFUSE system

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# Rita Kurkies

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***When did you start your career in real estate?***

I am in my third year in the real estate industry. In my first two years in the business, I was honored to receive Rookie of the Year awards for both KW La Mesa and the KW SoCal Regional Award, reflecting my dedication to excellence and client success. In 2024, I was proud to be one of just 10 statewide C.A.R. members selected as a Rising Star, a testament to my impact in the industry. I also rank among the top 10% of agents in San Diego, earning the prestigious PSAR R.E.A.L. Award in both 2023 and 2024. Additionally, I hold a special certificate from the County of San Diego, recognizing my contributions to the community—a distinction that motivates me to continue making a positive impact.

***What did you do before you became a realtor?***

Before becoming an agent, I spent over 20 years in the telecommunications field

***What are you passionate about right now in your business?***

My passion for real estate is fueled by a mix of personal satisfaction, professional challenges, and the impact I'm able to help clients achieve their real estate goals, whether it's finding their dream home or securing a great deal on a sale, it is incredibly rewarding, for me. Seeing the joy and relief on my clients' faces is a significant motivator and one I have not experienced in other professions.

***What has been the most rewarding part of your business?***

Ultimately, what drives me is knowing that I'm making a real difference in my client's life and helping them achieve their real estate goals.

***What was your biggest challenge as a realtor?***

My biggest challenge as a realtor is Handling Emotional Transactions. Real estate is deeply personal for clients, and navigating their emotions—whether excitement, anxiety, or disappointment—requires patience and empathy

***What's your favorite part of being a realtor?***

My favorite part of being a realtor is the opportunity to make a real difference in people's lives. Whether I'm helping someone find their dream home or guiding them through the process of selling, the ability to facilitate such an important life decision is incredibly rewarding. I love the challenge of each transaction—no two are ever the same, and there's always something new to learn or a creative solution to find. But what truly makes it special for me is seeing my clients' happiness when they finally reach their real estate goals. The joy and relief they feel after a successful sale or purchase is the most satisfying part of my job.

***How does Real Estate fit into your dreams and goals?***

All I know so far is that real estate fits into my dreams and goals in the perspective of learning how to push myself to work every day. No one else is going to drag you out of bed to go out and look for clients or even just follow up with the list of the open house attendees that you just did last weekend. Basically, that practice of pushing yourself to grow this business is a practice that could





be implemented in whatever it is in life whether that's working on your physical health, wealth or even your spiritual health.

***What are your hobbies and interests outside of Real Estate?***

I love biking. It's my favorite way to unwind, recharge, and take away the stress.

***Tell us about your family***

I'm a proud wife and mother. My husband and I have two wonderful children—a son in college and a daughter in high school. Family is my top priority and the foundation of my motivation and dedication.

***Define success***

Success as a realtor is not just about closing deals, but about building lasting relationships, delivering exceptional value to clients, and continuously growing within the industry. It's about helping people achieve their real estate goals—whether that's finding their dream home, securing a profitable sale, or making sound investments. A successful realtor consistently exceeds client expectations, earns their trust, and is known for professionalism, market knowledge, and integrity.

- In closing I just want to say how deeply honored I am to receive the Rising Star Award. This recognition means so much to me, not just because of the success I've experienced, but because of the incredible clients and colleagues who have supported me along the way. I've always believed that real estate is about more than just transactions—it's about building trust, understanding people's needs, and helping them make life-changing decisions.



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KNOWING THAT  
I'M MAKING A REAL  
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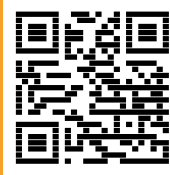
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# MARYAM HABASHI

## — From Struggle to Success —

BY ANNIE PETERSEN • PHOTOS BY CALDER PEARCE - GOLDEN LENS MEDIA

**“If there is a problem, I have a solution,” says Maryam Habashi, a transformational business development coach specializing in creating systems that drive measurable results. “Whether you’re new, stuck, struggling, or just getting by, my tailored methodologies empower clients to build consistency and achieve lasting growth—personally, professionally, and financially.”**

With nearly three decades of experience in sales and leadership, Maryam has mastered what it takes to increase production, build high-performing teams, and scale businesses. She has coached countless top producers, team leaders, and executives, helping them create predictable, repeatable success. Her **INFUSE System Coaching Program** doesn’t just teach strategies—it guarantees a structured, results-driven approach that transforms businesses from the inside out.

As a transformational business coach with a background and resume that sets her apart from other sales experts, Maryam is a force. Some might say Maryam’s drive comes from her early experiences growing up in Iran during the Iran-Iraq War before transitioning to life in the U.S.

“You hear the choppers; you hear the bombing. Your lights get cut off. You’re doing homework by candlelight, forced to wear a cover-up as a child—even if you didn’t understand why or want to,” she recalls.

That war, one of the longest conflicts of the 20th century, instilled resilience in Maryam. But it was moving to the U.S. that taught her the power of opportunity and mindset.

“Learning a new culture, a new language, and then seeing your single mother—an MBA graduate—struggle because she couldn’t speak English nor knew where to start. We didn’t even have \$60 for groceries some weeks. Yet she had a winning mindset: ‘I want to know what the American Dream is. We will live that American Dream.’”

That tenacity became the foundation of Maryam’s own success, starting as a top-producing sales agent and working her way up to CEO, earning her first million dollars by age 42, and ultimately launching **INFUSE System** to help others do the same—wiser, faster, and stronger, with minimal setbacks. Now, with her company **INFUSE System** she begins with mindset and behavior first, using DISC assessments to help professionals understand their



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“I love teaching people how to compete with themselves and not worry about other people.”

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the world of entrepreneurship with her own company.

It only begins with a mindset, or motivation, says Maryam. It's just enough to get you started, and it's not what will sustain your vision and goals into tangible results. That's where systems, and INFUSE System, specifically, come in. These are systems around recruiting, production, marketing, approach, retention, scaling and more – systems that allow top producers to remain at the top, to grow their leadership, and for leaders to grow their teams.

That brings us to a caution for some in the real estate industry: in it for the money. One transaction could bring in ten-grand, but it's sustaining the transactions where some realtors need

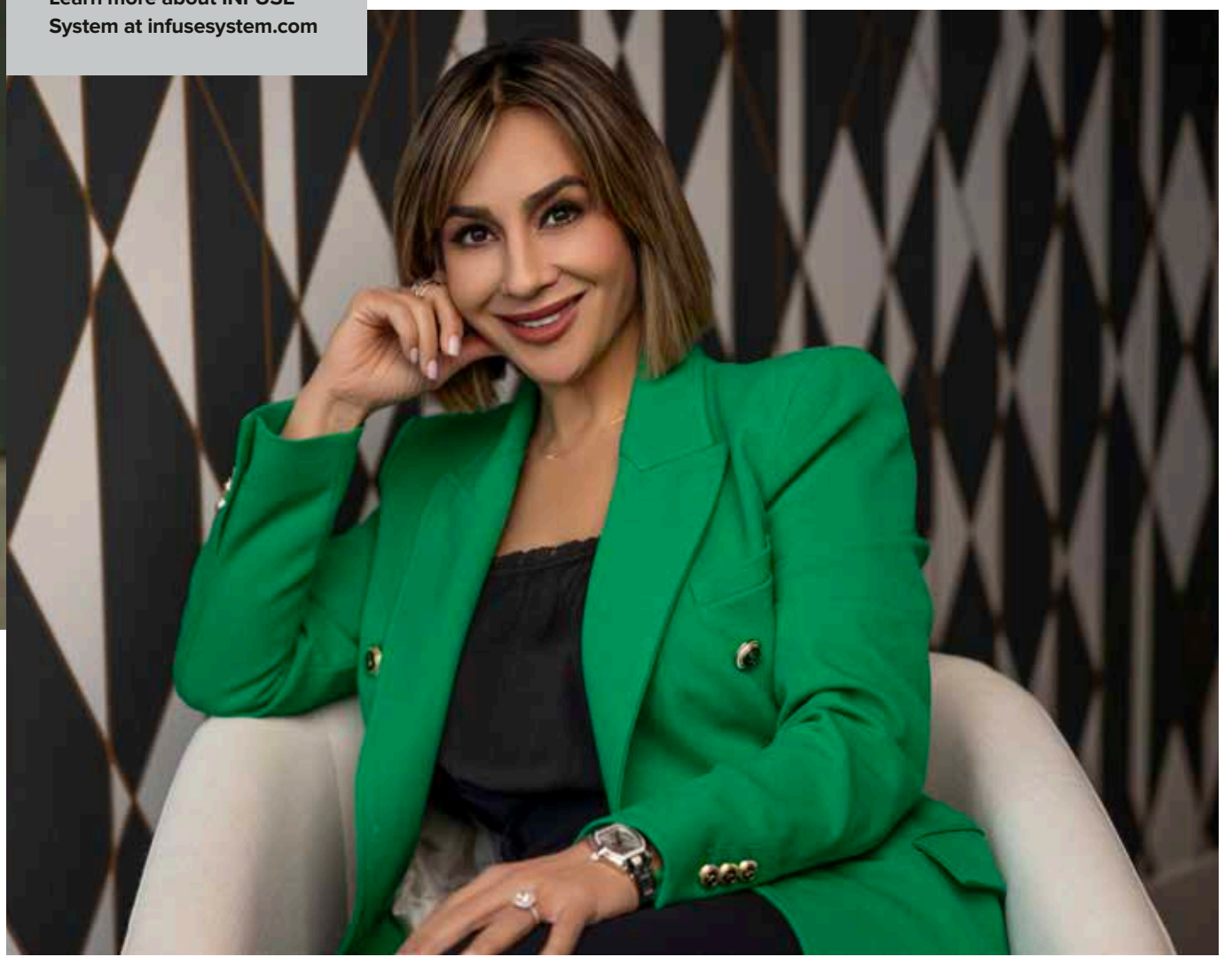
support. Here's how Maryam lays it out this way.

“To have transactions every month and growing year-to-year, you must have systems in place and that starts with:

- 1. What is your approach?
- 2. What is your behavior?
- 3. What is your communication?
- 4. What do you do?

What I'm going to bring to the table is why you should do it and how you should do it, so we leave no stone unturned when it comes to the entire sales process and leadership process.”

To get started with Maryam, join her for her weekly on Tuesdays at 10:00 AM PST for a Business Executive Roundtable Zoom call.



workstyle preferences, how they might interact with others, and learn. She uses the data from these assessments to help people maximize their sales potential by learning key systems she says they can use for the rest of their life.

It's not only an assessment, though. It's about being someone willing to say the bold thing because she cares enough

about someone else's success and it can be a double-edged sword, sometimes. Her directness, she says, is something people may not want to hear or aren't ready to hear and if it makes an impact or creates a shift, then she's serving her purpose.

“I love teaching people how to compete with themselves and not worry about other people,” she said.

It might be that's the winning mindset – and a tenacious spirit – she saw in her mom –who went on to become a multi-millionaire with the top property management company in the San Francisco Bay Area. It may also be the mindset she adopted for herself that led to bringing home a million dollars a year by the time she was 42 in a journey from solo producer to CEO to



# Sandi Crosby

IS JUST GETTING  
STARTED:

*How This Upstart Agent Built a  
Powerhouse Team in Record Time*

BY JOSEPH COTTLE  
PHOTOS BY BRANDON PEASE- LINKED PREVIEW, LLC  
GROUP PHOTO BY CARLOS HERRERA

**S**andi wants everyone to know just exactly what she's trying to do in the San Diego real estate market.

"We are in a part of San Diego that I think is often overlooked," she explains, "and there is so much that is growing and evolving where we have our roots that I want people to see. It's the beauty of the South Bay area, specifically Imperial Beach, Coronado, Chula Vista, and the areas where we conduct most of our business. I don't want people to write them off, and when it comes to me personally, I want to see this community elevated, and I believe that can start with us."

She means it. Before real estate, Sandi worked as a store manager and community director for Lululemon, a company that builds its brand by building a community of enthusiasts around its brick-and-mortar stores. "This whole thing that we're doing now is about the betterment of our community and the development of the people who choose to align themselves with us. It's beyond the real estate. It's about helping agents be the best that they can be for the people that they are serving. Because it's a challenging job to have, knowing how to handle people in a specific way to meet each and every one of their needs."

**"Our goal  
is to sell  
100 homes  
this year."**





**“It's beyond the real estate.”**



Even from their very first transaction as a company, helping people get better educated on taking the steps to purchase property and aiding sellers in netting the most they can for their investments are concepts that are fundamental to the identity of Sandi and The Crosby Home Team.

“The most insane house I’ve ever sold was a sad situation,” Sandi recalls. “One of the owners had gotten into drugs and was being taken advantage of by other people. We ended up getting them \$720,000 for a tear down which left him and his ex-wife with a good chunk of money to restart their lives. I think in moments like that, it wasn’t

pretty, but I know that we went above and beyond in ways and thought differently about doing things than the average person would do.”

Perhaps what’s most remarkable about Sandi and The Crosby Home Team is

their quick ascent into the real estate stratosphere. The team began full-time business in 2021 with just Sandi and her husband Dane. “We grew from four in October of 2023 to 12 in 2024. We grew from \$4 Million in 2021 to producing

just over \$29 Million in 2024. We’ve been on a great growth trajectory over the last three years,” Sandi says.

And they have no plans to stop anytime soon. “Our goal is to sell 100 homes this year,” Sandi says.



**“We are in a part of San Diego that I think is often overlooked.”**

“We sold 42 last year. I really am excited to be on that road to 100. I still am new at this, and all of my foundational pieces are just coming together, so I see the next couple of years being focused on refinement and my team’s personal growth.”

Does she ever not work? That’s always a question when it comes to realtors with her kind of hustle. The answer is, of course. “Dane and I love to travel. We got to go on our first real vacation in three years in November—we went to Europe for two weeks, which was rejuvenating after a few years of some really hard work. Time with family is also super important to me, and we love just spending time at home with our dogs, family, and close friends. Having downtime where we’re not mentally preoccupied is so precious.”

Sandi and The Crosby Team are just getting started with their work in San Diego, so the city can expect to see a lot more of their work and community events in the years to come.

“My Instagram says that I am a community curator,” she notes, “and that’s what I hope to be known for—being a positive community presence in our town. I want our beautiful new office to be a space where people can come get all forms of education, whether real estate or not real estate related. So, whether it’s trust seminars, how to build an ADU, or how to best utilize home equity, I want to help people not be afraid to just come in and ask questions.”



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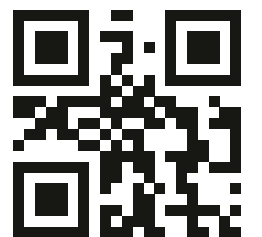


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