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- National Mortgage News Top Producer 2024, 2023



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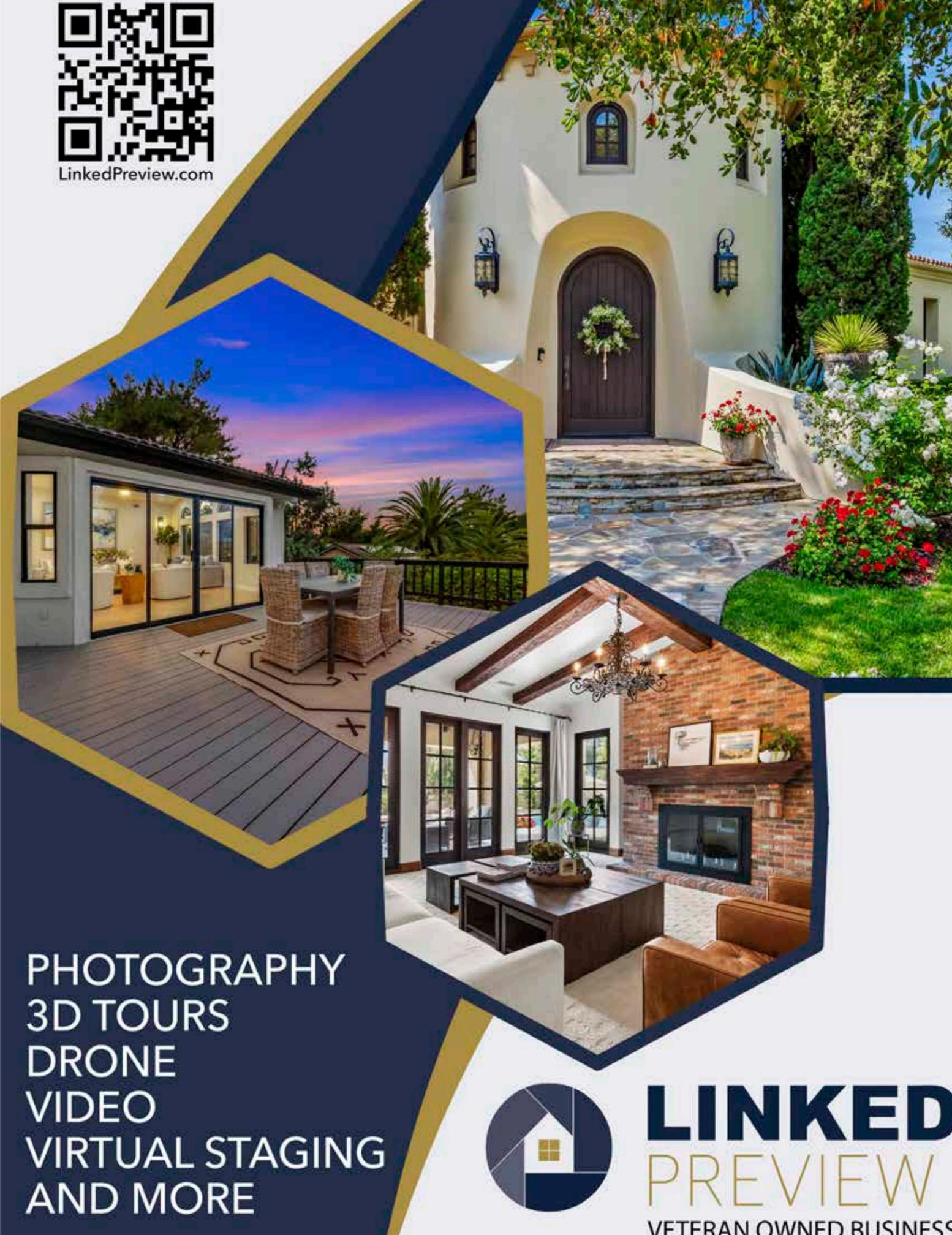


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Welcome March!



Greetings!

March marks a season of momentum in real estate. As spring approaches, longer days and renewed energy bring fresh opportunities for buyers, sellers, and industry professionals alike. The market often begins to shift this time of year, with increased activity, new listings, and a sense of optimism that mirrors the season itself.

In this issue, we focus on preparation and perspective—helping you navigate changing conditions with insight and confidence. First in a series, our business coach Maryam Habashi talks about protecting yourself from burnout, and legal expert Shana Welsh Levin discusses new laws and regulations regarding rentals and tenants. Our agent to watch is Melina Rissone, a top agent with CBW who specializes in divorce and senior real estate transactions. Our Preferred Partner spotlight is Cristin Carver, a mortgage broker and this year's Women's Council of Realtors San Diego President, who values building relationships with every client. Our cover feature is Mark Quesada of Black Label Realty, a brand he has built in Illinois, Florida and now San Diego. From bartender to agent, Mark is constantly growing his business, while encouraging and supporting others as well. We are also showcasing WCR's first event of the year, "Brokers' Share Success Secrets", a great time was had at this event, held at the Mission Bay Women's Club. Look for tickets to WCR's event later this month featuring the incredible Melissa Sofia as speaker!

As we move into one of the most active times of the year, we encourage you to stay informed, stay adaptable, and take advantage of the possibilities that spring has to offer. Thank you for being a valued reader, and we look forward to growing together in the months ahead.

Cheers!

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INFUSE INSIGHTS: PART 1

How to Scale Your Business **WITHOUT BURNOUT**

BY MARYAM HABASHI-
TRANSFORMATIONAL BUSINESS COACH



From the outside, everything looks fine. Revenue is up. Your team is growing. Your calendar is packed. Yet internally, something feels off.

You're tired in a way rest doesn't fix. Decision-making feels heavier. The pressure to hold it all together never shuts off. If this sounds familiar, you're not failing — you're outgrowing the way you're operating.

Here's the truth most high performers discover too late: burnout isn't caused by working too much — it's caused by operating without alignment. You cannot outgrow your level of self-awareness. And you cannot scale sustainably without systems that support how you are wired.

After mentoring and coaching thousands of sales professionals and team leaders across the U.S., I've seen this pattern repeatedly. Burnout shows up when strong leaders compensate instead of design. When personal development stalls but professional demands accelerate. When emotional decision-making replaces clear systems.



Business Behavioral Profiling, including DISC, reveals why high performers overextend, micromanage, or carry weight that doesn't belong to them. Systems then remove the pressure — replacing stress with structure, chaos with clarity, and effort with consistency.

When personal awareness and professional systems grow together, something powerful happens. Energy returns. Focus sharpens. Revenue becomes predictable. Leadership feels controlled again — not exhausting.

I'm Maryam Habashi, founder of INFUSE System, voted San Diego's top transformational business coach. I've helped thousands scale their businesses while reclaiming time, clarity, and peace of mind. Results aren't accidental — they're engineered.

If growth feels heavier than it should, this is your signal. I offer a complimentary connection call to discuss your challenges, opportunities, and desired outcomes — confidentially and strategically.

You don't need more effort. You need the right systems — built around you.

Next month's article: Why most goal-setters stay stuck — and how systems turn pressure into progress.

Maryam Habashi, M.Ed. Founder- INFUSE system
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CRISTEN CARVER



BUILDING
RELATIONSHIPS
THROUGH
MORTGAGE

BY JOSEPH COTTLE
PHOTOS BY CLOSING
PHOTOS-MEG BOGART

Cristen Carver didn't set out to become a mortgage lender. She set out to work with computers.

In 1986, armed with a computer programming degree, Cristen took a job at a mortgage company during a time when the industry was still drowning in paper. Her job was to help bring the business into the digital age, moving systems and workflows onto computers and helping an old-school industry begin to modernize.

"I spent five years learning the mortgage industry, working in every single department from loan processing to underwriting to closing and finally management," Cristen says. "I learned every part of it."

By the early '90s, she realized something else. The people doing the selling were making far more money than the people behind the scenes. So, she pivoted, earned her real estate license in 1991, and stepped fully into lending. She hasn't looked back since.

This June marks 40 years in the industry.

That kind of longevity isn't just a number. It represents nearly every possible market cycle, from sky-high interest rates to historic lows, from recessions to frenzied booms. Cristen has watched the business change, the technology change, and the expectations of buyers and agents change. What hasn't changed is why she still shows up every day.

"It's a people business," she says. "I love working with the real estate agents, working with the clients, helping them figure out their financial goals and giving them advice."

That long-term view shapes how she approaches her role today. Cristen is the founder of Lender 4 U and works as a mortgage broker, giving her access to a wide range of loan products across nearly every state. A large part of her business now comes from helping

people relocate, particularly buyers leaving high-cost markets like San Diego.

"When someone sells their home, I want them walking in with a preapproved loan ready to buy a house wherever they go," she says

For agents, that flexibility matters. So does her experience. Cristen doesn't just know guidelines. She knows how markets behave, how fear cycles through the industry, and how opportunity follows close behind. It's part education, part reassurance, part strategy. And it's rooted in decades of watching real people navigate real financial decisions.

That depth shows up in how she works. Cristen is old school. She answers her phone. She prefers conversations over texts. She asks questions. She digs into details others miss.

"When you're having a financial conversation with someone, they're not going to give you the whole story in a text message," she says. "I always tell them, 'This is a conversation between us. Be transparent, because I can't help you if I don't know.'"

That transparency builds trust, and trust builds longevity. Cristen isn't interested in one transaction. She's interested in relationships.





Outside of work, Cristen's energy doesn't slow much. She's deeply involved in the real estate community, currently serving as president of the Women's Council of Realtors San Diego, an organization focused on leadership development and industry advocacy.

When she isn't working, she's usually traveling. Cristen is a devoted live-music fan, often planning trips around concerts and festivals, especially country shows. Nashville, Vegas and Florida all make appearances on her calendar.

"I love music," she says. "I'm the girl who goes anywhere in the United States for music."

It fits her well. Cristen is wired for motion, connection, and conversation. After four decades in lending, what still motivates her most isn't volume or rates. It's people. Helping them make sense of their options. Helping them plan. Helping them move forward with confidence.

That's the work she started nearly 40 years ago. And it's still the work she loves today.

“CLIENTS FOR LIFE. THEY'RE IN MY DATABASE FOREVER.”

"Clients for life," she says. "They're in my database forever."

What ultimately sets her apart isn't just access to products or years of experience. It's her perspective. She's seen enough unusual files, shifting regulations, and market extremes to stay calm when others panic. She knows how to pivot when deals get complicated. And she knows that lending isn't about pushing numbers across a desk. It's about helping people make decisions they can live with.



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2026 New Laws

FOR CALIFORNIA LANDLORDS

BY SHANNA WELSH LEVIN, ESQ.



California's landlord-tenant landscape continues to evolve, with several new laws taking effect January 1, 2026, and many significant rules from 2024 and 2025 still shaping day-to-day operations and court challenges. Whether you manage a single-family residence, a duplex, or a large portfolio, this guide distills what's new, what persists, and how to translate the fine print into practical, defensible management practices.

No matter how many properties you are managing, 2026 is the year to tighten documentation, refresh lease templates, and check on the condition of your properties, especially for properties with exterior balconies and staircases. Balcony inspections, habitability standards, security deposits, and local just-cause procedures continue to be the subject of concerns.

Balcony Inspections: Final Countdown to Compliance

Deadline: January 1, 2026 (with ongoing re-inspections at least every six years)

If your building has three or more units and elevated elements, defined by statute to include balconies, decks, exterior stairways, or other structures supported in whole or part by wood or wood-based materials and located six feet or more above grade, you're on the clock. The initial inspection must be completed by January 1, 2026, and documentation must be available upon request.

New 2026 flexibility for Asbestos Containing Material ("ACM"):

- If you confirm the presence of ACM during the inspection process and the ACM prevents completion of the inspection, you now have:
 - Nine (9) months to complete abatement, and
 - Three (3) months after abatement to finish the initial inspection.
- You must keep records that show the ACM presence and abatement for at least three years after the work is completed.

HOAs take note:

The latest balcony inspection report is now part of the standard disclosure package for HOAs. Associations must make inspection reports available for review and include a summary page highlighting any elements posing an immediate safety threat. Habitability Standards Now Include a Working Stove and Refrigerator

California has codified what many tenants long assumed: a habitable unit must include a working stove and refrigerator, maintained by the landlord. The tenant may bring and maintain their own refrigerator, but the landlord must

document this as a mutual agreement at the time of lease signing by including the following statement: "The tenant has the right to reverse the choice with 30 days' written notice. Upon written notice, the landlord shall install a compliant refrigerator at the end of that period." Exemptions to this law include no obligation to provide a stove/refrigerator for:

- Permanent supportive housing
- SROs that provide exclusive living/sleeping space
- Residential hotels
- Dwellings in facilities with shared kitchens

Practical tip: Add a "Landlord-Supplied Appliances" clause to your 2026 lease template that contains an optional "Tenant-Provided Refrigerator Addendum" that mirrors the statutory language and the 30-day reversion right.

Security Deposits: Electronic Returns, Group Checks, and Photo Evidence

Security deposit rules saw sweeping changes in 2025.

Landlords in 2026 need to master the new procedures for lease compliance and new tenant move-in and move-out.

New Law regarding electronic transfer of security deposit refunds:

If the initial deposit was paid electronically, the default method to return the deposit is for the landlord to return it electronically, unless both parties agreed otherwise in writing. Upon move-out, you must notify the tenant of their right to receive the deposit electronically, again subject to any written agreement to the contrary.

Itemizations by mail (unless agreed):

The itemized statement listing the deductions from the security deposit still requires delivery by first-class mail unless the landlord and the tenant agree in writing to send by a different method. It is acceptable to send it by certified mail, but a second copy should also be sent by first-class mail in order to comply with the statute, California Civil Code section 1950.5.

If there are multiple adult tenants, the landlord must issue one check payable to all tenants unless a written agreement signed by all adult tenants specifies who receives the refund payment and how each adult tenant will receive the itemized statement. Note: Special protections may apply if a tenancy is terminated due to domestic violence.

- Don't forget that the new 2025 rules created a cap on the amount a landlord can charge for security deposits. Generally, a landlord can charge only the equivalent of one month's rent as the security deposit. The limited exceptions include that owners with no more than two rental properties may still

collect the equivalent of up to two months' rent as a security deposit. Landlords cannot charge military service members the equivalent of more than one month's rent.

- There are also new rules requiring taking photographs prior to the tenant moving in, as well as at the time of move-in, and at the time of move-out. If the landlord makes any deductions from the deposit, they must deliver the photos with the itemization.

Practice Tip: Adopt a standardized move-in/move-out photo protocol including time stamps, room-by-room identification, identical angles from which to take the photos, and a uniform method to store images in files. Track the method of payment of security deposits. Create a form letter for itemized deductions and include a multi-tenant allocation agreement to be filled out at the time when the lease is signed.

Internet Choice: No Forced ISPs

Under AB 1414, landlords cannot require a tenant to use a specific internet service provider. Tenants may deduct the cost of their own internet subscription from rent if you impose a prohibited requirement. Bulk billing can continue only if tenants retain a true opt-out.

Short-Term Lodging in Disasters: 270-Day Threshold (Through 2030)

For once, we have a new law that is "pro-landlord"! Ordinarily, a guest becomes a "tenant" with eviction protections after 30 days. Temporarily—through January 1, 2031—if a guest occupies lodging due to a disaster that made their prior housing uninhabitable, they do not gain those court-process rights until day 270.

This is a niche but crucial rule for hotels, STRs, and corporate housing providing disaster relief stays. Update your front-desk scripts, guest agreements, and calendaring.

Social Security Disruptions as an Eviction Defense

Tenants who cannot pay rent due to an interruption of Social Security benefits may assert an affirmative defense in a nonpayment unlawful detainer. Landlords should document all rent demands and explore reasonable payment plans if you receive credible notice of a federal benefits disruption.

Just Cause in 2025–2026: State Rules vs. Local Layers

This is just a reminder, because the many changes to the just cause laws in 2024 – 2025 were too many to address in this article. California's Tenant Protection Act (TPA) continues to set the baseline for at-fault and no-fault terminations. Many

local jurisdictions, including the City of San Diego, City of Imperial Beach, City of Chula Vista, and other communities in Southern California, continue to develop their own unique tenant protection laws defining at-fault and no-fault evictions. They require special language in lease agreements that must comply with the local law, as well as State law, and they require different amounts of relocation assistance to tenants depending on the local jurisdiction. Go to your City's website for the most updated information.

Court Timelines Extended for Tenants

As of January 1, 2025, tenants are provided 10 business days (up from five) to respond to eviction lawsuits. Meanwhile, attorneys' fees and penalty provisions under tenant protection laws have been added since 2024.

New Tenant Application Fee Regulations

Every residential landlord renting a unit for 30 or more days must pick one of two models:

1. Refund model: Return application fees to all non-selected applicants within 7 days of selecting the new tenant (or within 30 days of taking the fee), or
2. First-Qualified model: Provide applicants a written screening criteria disclosure with the application and accept the first applicant who meets those criteria.

2026 Lease Compliance Checklist

If you follow no other advice this year, make sure to update your lease. A modern, enforceable California lease for 2026 should include:

- Tenant Protection Act Disclosures: The tenant must receive notice that the unit is either exempt or not exempt from Cal. Civ. Code §§ 1946.2 and 1947.12.
- Local Disclosures: San Diego-specific (or other city) notices must provide similar notice of exemption or non-exemption, plus other compliance documents required by the local jurisdiction.

- Appliance Provision: Landlord will supply and maintain a stove and refrigerator but include the optional tenant-provided refrigerator clause with the statutory statement and 30-day reversion right.
- Security Deposit Protocols: Mind the new limited amounts for security deposits. Delivery method for refunds and accounting letters, as well as multi-tenant allocation agreements, should be written in the initial lease agreement. Photo documentation of the condition of premises is required by law.
- Internet Choice: Provide an explanation that any bulk internet program is opt-out and tenant is not required to use a specific ISP.
- Natural Disasters and Destruction of Property: Having appropriate lease language allowing for termination due to natural disaster, and addressing duty to repair, tenant's right to return, and other relevant issues can save a landlord substantial time and legal fees.
- Notice of Exemption or Non-Exemption from Tenant Protection Laws: For all tenancies in California, as well as the City of San Diego and other cities with similar ordinances, include a separate compliant notice form that includes all mandatory disclosures.
- Owner Move-In: If you might use this as an at-fault ground to terminate the tenancy, include language to this effect in your lease agreement.

Need Help Implementing These Changes?

So. Cal. Realty Law, APC offers free monthly webinars for landlords and property managers. Sign up for invitations: www.socalrealtylaw.com/events/. For lease reviews, compliant notices, or to begin an eviction, call (619) 332-1609. This article provides general information, not legal advice. Consult counsel for guidance on your specific property and jurisdiction.

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PHOTOS BY LAUREN
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What did you do before you became a Realtor®?

My career began in the hotel and hospitality industry, where I worked in management and as a sales consultant for several hotel groups. I earned my hospitality degree in Germany and was later recruited by Hyatt Hotels and Resorts to relocate to San Diego. That foundation in hospitality strongly shaped my real estate career, especially my emphasis on client care, clear communication, and delivering a high level of service throughout every transaction.

What are you passionate about right now in your business?

Right now, I'm most passionate about helping clients through major life transitions. That includes aging homeowners deciding on their next phase of life, homeowners navigating divorce, and people relocating into and out of San Diego. I'm also a Certified Senior Advisor (CSA) and a Real Estate Collaboration Specialist for Divorce (RCS-D), so I'm uniquely qualified to help people in specific situations. These are moments where the stakes feel personal, so having that expertise can be a real boost to my clients' peace of mind.

What has been the most rewarding part of your business?

The most rewarding aspect is seeing the relief on a client's face when the plan finally clicks and they feel

like they can breathe again. For seniors and divorce clients especially, it's rarely just about selling a house. It's about feeling supported during an extremely emotional and stressful time in their lives. I'm always proudest when a transaction ends with a client telling me, "I didn't think I could do this, but you made it manageable."

What was your biggest challenge as a Realtor®?

My biggest challenge has been guiding clients through uncertainty, whether it's a shifting market, interest rate swings, or an emotional situation that makes decisions harder. In San Diego, conditions can change quickly and misinformation spreads fast, so a big part of my job is helping people stay clear on the facts and make smart, confident moves. That challenge became a strength. As mentioned, I became a CSA and an RCS-D, as well as a Coldwell Banker Luxury Property Specialist. With those certifications under my belt, I've learned to lead with calm, strategy, and steady communication, especially when clients feel pressure from the market or from life changes.

What's your favorite part of being a Realtor®?

My favorite aspect is taking clients who are worried, overwhelmed, and feeling backed into a corner, and gradually building them up until they're confident and ready for the next adventure in their lives. It's so gratifying to see this transformation over and over again.



Define success

Success for me is clients who feel genuinely protected and well-served, results they're proud of, a reputation built on trust, and a business that leaves room for a balanced life. Many of my clients become friends, and a large part of my business is repeat and referrals. That's the best success I can think of: Someone thinks so highly of their experience that they're eager to do it again, and tells their friends or family, "You've just got to work with Melina."

How does real estate fit into your dreams and goals?

It lets me make a real impact on people's lives. A home sale or purchase can change someone's finances, options, and peace of mind, and I love being the person who brings peace and clarity to a process that can feel overwhelming.

Long-term, my goal is to keep growing, building a business that's known for trust, strong negotiation, and calm leadership, and to keep educating.

What are your hobbies and interests outside of Real Estate?

I love just exploring different aspects of San Diego—whether it's a new restaurant, going sailing out on the bay, or going on a hike, I'm always finding something new even in a city I've lived in for decades. I also enjoy traveling back home to visit family in Germany, camping out in the desert, and spending quality time with friends.

Tell us about your family

I've been through divorce myself, which is part of why

I made that part of my real estate focus. I'm very family-oriented and grateful for the people who keep me grounded and connected to what matters most. My daughter Gianna and partner Jorge are wonderful, and they mean the absolute world to me. We enjoy spending time with our pups out in nature at a picnic or barbecue.

“
My advice is simple: build your business on service & consistency.”

Are there any charities or organizations that you support?

I'm a big fan of St. Paul's PACE in San Diego, and I'm passionate about organizations that help seniors age with dignity and support families as needs change. I also believe in showing up locally and supporting the programs and people doing real work in our community.

Any favorite books?

"How to Be a Great Boss" is a great practical guide to building leadership, both with my team and with clients. And "Exactly What to Say" is a modern classic of the industry for a reason; it's one of the most powerful communication guides out there. I do listen to a good amount of podcasts as well.

Given your status and expertise, what is some advice you would give an up-and-coming agent?

My advice is simple: build your business on service and consistency. Learn your market down to the street level, master the basics, and become excellent



at communication and follow-through. Protect your reputation at all costs, because trust is everything in real estate. And if you want to grow faster, pick a niche where you can truly help, then build a network of experts and resources that can underscore your own expertise.

In closing, is there anything else you would like to include in the article?

Too many agents treat real estate as a series of transactions, but in my opinion, if you approach it that way, you're doing it wrong. Real estate is about people. My goal is to bring a calm plan, strong negotiation, and clear guidance so my clients come out the other side feeling that they got the best deal possible, with the least amount of stress, with an agent who truly cares about them.

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PEASE- LINKED PREVIEW
BY JOSEPH COTTLE

Years ago in Chicago, Mark Quesada left his apartment one morning to grab donuts for his girlfriend, but when he returned, he found himself contemplating his future outside their apartment building, realizing he didn't want to go back inside and craving a change. He called a cousin he hadn't seen in years, met him for lunch, and vented about his life and desire for more. That conversation ended with a breakup followed by an awkward furniture buyout because his ex-girlfriend couldn't take it, even though it was hers.

Mark lived mostly on cash from his restaurant gigs and didn't have a quick way to pay her. Thankfully, his cousin offered to wire the funds. In the process, Mark got a glance at his cousin's accounts and was taken aback by the zeros he says.

"Dude, what is it that you do?" Mark asked. His cousin responded nonchalantly, 'I'm in real estate.'

To which Mark immediately replied, "I'm done. Sign me up."

Within weeks, Mark was in classes, paid for by his cousin, getting licensed at the exact moment platforms like Zillow were beginning to reshape how buyers found homes. One cold call later, standing in an alley behind the sushi restaurant where he worked, Mark bought his first zip code on Zillow. He didn't know it then, but that decision lit the fuse.

The leads came fast. Faster than he could handle alone. So, he did what made sense.

He started pulling in people he trusted out of the bar and restaurant world to take on his overflow and mentor them.

Mark remembers recruiting new talent to his team and saying things like, "Go get your license. I can't be in all these places," he says. "All my friends were bartenders-turned-agents putting on suits and doing showings on Sundays."

Before real estate teams were a trend, Mark was building one organically. Chicago led to Florida. Florida led to California. By his early 20s, he was licensed in multiple states, feeding business to people he once worked alongside behind the bar. Eventually, the wall showed up.

Mark found himself mentoring agents, building culture, attracting people, but watching deals bleed out through splits, fees, and brokerage layers that made growth harder for everyone involved. The downturn of 2022 only magnified it.



“IF SOMEONE’S HUNGRY, AMBITIOUS, AND WANTS TO BUILD SOMETHING REAL, WE’RE ALWAYS OPEN TO A CONVERSATION.”



So, he built what he couldn't find.

Black Label Realty officially opened its doors in October 2023, rooted in San Diego, designed as a boutique, luxury brokerage with low overhead, strong branding (like sponsoring super-car rallies with Black Label's name on all the cars), and a heavy emphasis on agent development. For Mark, ownership wasn't about control. It was about creation.

“Building something I'm genuinely proud of has been incredibly rewarding. Walking into the office every

day and seeing people who are energized, supported, and chasing their own ambitions. That's what drives me. From the very beginning, I've loved mentoring agents and helping them carve out their own paths, and knowing I created the environment that fuels their growth makes it even more meaningful. I walk in, see everyone working toward something bigger, and think, “I built this.”

But what excites him most isn't production numbers. It's trajectory.

“I've always preached that this should be a steppingstone,” Mark says. “Not the end-all, be-all.”

He pushes agents to think like investors, builders, and brand owners. He challenges them to use commissions to acquire property, develop projects, and create businesses that outlast market cycles.

“I love seeing agents who came in just selling houses, and are now also building 16-unit buildings, flipping, developing, investing, creating their own brands,” he says. “That's what I'm passionate about.”

That philosophy shows up physically inside Black Label's space, which includes an in-house podcast studio built to help agents grow their personal brands. It shows up culturally in the way Mark mentors. And it shows up in the unusual pipeline that still feeds his business.

That openness is intentional. Black Label isn't built as a closed ecosystem. It's designed to be experienced. Mark encourages curious agents, entrepreneurs, and industry professionals to step inside, attend an event, sit in on a conversation, or simply see the culture firsthand. “If someone's hungry, ambitious, and wants to build something real,” he says, “we're always open to a conversation.”

Restaurant people.

“Being a bartender teaches you how to listen, how to multitask, how to read people,” Mark says. “You're basically a therapist. You learn how to mirror people, how to turn their day around, and most importantly, how to serve them”

Those lessons never left him.

Neither did the hunger.

Mark still remembers watching successful clients from the wrong side of the bar. “I remember thinking, ‘Why isn't that me?’” he says. “I was like, ‘This is going to be me. I'm done being on this side.’”



Today, Mark splits his time between California, Illinois, and Florida, overseeing transactions, growing Black Label, and continuing to evolve the brokerage. Outside of work, he's a lifelong car enthusiast with a preference for understated luxury. He has what he claims to be an unhealthy addiction to exotic cars, as he can't seem to stay satisfied with one for more than a year. Similar to his constant desire for more growth in business, he never seems to be satiated and is constantly striving to reach the next highest peak. He and his wife, Dominique, packed up one day and decided to leave the snowy streets of Chicago on a gut feeling. They are self-proclaimed food lovers who plan travel around restaurants, with upcoming trips that include Paris and San Sebastian.

Mark emphasizes that Dominique has been a crucial part of his success. She never doubted him. Still, when Mark talks about success, he doesn't start with cars, markets, or stats. He talks about people.

“Now agents call me and say, ‘Hey boss, how do I do this?’” he says. “That's my role. I'm the teacher. And I love it.”





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