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Contents



Melissa Cartier **24**
 COVER STORY

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PROFILES



18 Marisa Multari



14

Christian Labier & Pratik Shah, Trustco Bank



IN THIS ISSUE

- 6 Preferred Partners**
- 8 Meet The Team**
- 10 Publisher's Note**
- 14 Partner Spotlight:** Christian Labier & Pratik Shah, Trustco Bank
- 18 Rising Star:** Marisa Multari
- 24 Cover Story:** Melissa Cartier



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OUR TEAM HERE!



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May is a time to celebrate — the dedication, drive, and passion that fuel this community every single day. It's also a chance to pause and recognize how far we've come together, building something rooted in connection, collaboration, and shared success.

As the energy of spring continues to build, we're reminded how important it is to stay engaged, show up for one another, and enjoy the journey along the way. The strength of this community is found in the relationships we build and the moments we share.

We're looking forward to our upcoming event, **A Day at the Races** — a perfect opportunity to gather, connect, and enjoy a fun and memorable experience together. We can't wait to see everyone there for an afternoon filled with great conversation, camaraderie, and a little excitement.

As we move through May, let's carry this reminder:

"Joy multiplies when shared with others."

Here's to celebrating success, strengthening connections, and making this month one to remember.



Kristin Brindley
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BY GEORGE PAUL THOMAS
PHOTO BY MICHAEL GALLITELLI

CHRISTIAN LABIER & PRATIK SHAH

TRUSTCO BANK

Two Leaders, One Standard of EXCELLENCE

At first glance, Pratik Shah and Christian LaBier represent different seasons of life and leadership. One is a seasoned department head with more than a decade of banking experience. The other is a driven loan officer known for his precision and reliability. Together, they represent the strength behind Trustco Bank's mortgage presence in the Capital Region: accountability, relationship, and a commitment to putting their best foot forward on every file.

Both men are deeply rooted in the local community, and both believe lending is not about transactions. It is about trust, preparation, and delivering results the right way.

Two Paths, One Foundation

Pratik Shah's journey began with numbers. Now residing in Halfmoon, New York, he always had a natural aptitude for finance. "Mortgages were my calling," he says. "It just naturally started flowing in my head." After immigrating to the United States, Pratik entered banking and never looked back. Over the past 12 years at Trustco Bank, he has grown into his



role as Vice President and leader of the Mortgage Origination Department.

Entering the industry as an immigrant meant learning not only lending guidelines but also the emotional weight of homeownership in the United States. "I had to embrace the culture and the sentiments associated with the home-buying process," he explains.

That challenge sharpened his perspective. Today, Pratik is known for his deep underwriting knowledge, clear communication, and a strong departmental focus on preparation. As a leader, he emphasizes putting forward well-structured, thoughtful files that are positioned for success. The goal is simple: do the work upfront, reduce surprises, and minimize declines wherever possible.

"Results delivered accurately and on time matter," he says. "I work when Realtors work."

Christian LaBier's journey into the mortgage industry started early. Introduced to the business by a family friend, he never explored another career path. "I've always been a loan officer," he says. Growing up in Albany, New York, Christian developed a strong sense of drive and responsibility. He describes himself as Type A, a firstborn, and someone who genuinely cares about people.

While Pratik's path began in finance leadership, Christian's challenge was earning credibility as a young





loan officer in an industry built on long-standing relationships.

“Not many people were open to giving me a chance to work on their mortgage,” he shares. “It’s difficult to gain the trust of the real estate community when you’re new.”

Instead of forcing his way in, Christian focused on execution. He answers his phone. He attends closings. He communicates clearly. “When a Realtor refers me a client, they know the transaction will close,” he says.

That consistency, paired with the department’s emphasis on strong upfront structuring, has earned him a reputation for reliability.

A Bank Built on Relationships

Trustco Bank has served communities since 1902 and remains independent, publicly traded on NASDAQ, and deeply rooted in hometown values. With more than 800 employees and headquarters in Glenville, New York, the bank prioritizes personal service and long-term relationships over volume-driven shortcuts.



Christian operates out of the Albany office at 6 Metro Park Road, focusing primarily on purchase business. He believes education builds confidence. “Breaking things down builds trust,” he says. “Clients appreciate knowing their options and understanding the full picture.”

Pratik oversees a team of six loan originators, mentoring them through complex scenarios and maintaining consistency across the department. A major focus of his leadership is preparation. By reviewing files thoroughly and approaching each loan strategically, the team works to present the strongest possible application from the start. The philosophy is not about pushing volume. It is about delivering clean, well-prepared files that protect clients, Realtors, and the bank.

That shared standard creates stability in an industry that often feels unpredictable.

Life Beyond the Office

Outside of work, both men are deeply family-oriented.

Pratik has been married to his wife Aneri for over a decade, and they share a five-year-old son, Arjun. Family time often includes puzzles, movie nights, and simple moments together. “My Realtors and my team are like my family,” he says. “Loyalty is a two-way street. If I’m asking for yours, you already have mine.”

Christian is married to his wife, Nicole, and together they are raising three young sons: Maximus, Roman, and Luca. Much of their free time is spent traveling, cooking together, swimming, and embracing the joyful chaos of life with three boys under four.

“I’m dedicated to my family and personal growth,” Christian shares. “Traveling far and away is the best teacher.”

Looking Ahead

Both leaders see the future as an opportunity to grow with intention.



Christian hopes to step into a broader people leadership role one day, while also dreaming of owning a villa in Tuscany and making his own wine. Pratik’s vision includes building one of the top-producing mortgage teams in the country, all while maintaining the work-life balance that allows him to prioritize family.

Their advice to Realtors remains simple and consistent.

“Wake up, dress up, show up. And answer your phone,” Pratik says.

Christian agrees. “Pick up the phone.”

Looking for a lending partner who prepares thoroughly, minimizes surprises, and delivers at the closing table? Pratik Shah and Christian LaBier are trusted by Realtors for their communication, accuracy, and commitment to putting their best foot forward on every transaction.

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MARISA Multari

BY GEORGE PAUL THOMAS
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There are people who walk into a room and instantly lift the energy. Marisa Multari is one of them. Nicknamed “the human sparkler,” she radiates warmth, joy, and a magnetic optimism that makes everyone feel welcome. “I love people,” she says. “I’m a social butterfly. I love connecting and bringing light where it’s needed.” That spark has quickly made her one of the brightest emerging voices at Miranda Real Estate Group, where she is already building a reputation rooted in compassion, service, and sincerity.

The Roads That Led Her Here

Marisa was born in the Bronx and raised in the small river town of Athens, New York. She grew up in a big, close-knit Italian family filled with strong personalities, home-cooked meals, and a circle of relatives who supported one another through everything. Her parents, Domenica and Dominick, taught her to work hard, lead with kindness, and treat everyone with respect. She also carries

FEARLESS FORWARD MOTION



a deep connection to her brother Anthony, who passed away the day after he was born. “I never met him, but he is with me every day,” she says. “He is part of my heart.”

After graduating from Coxsackie-Athens Central School District and earning her associate’s degree from Columbia-Greene Community College, Marisa embarked on a winding professional journey. She managed banks, ran tanning salons, worked in spas, served as a home health aide, and was a fundraising coordinator for hospice. “There was not much I didn’t try,” she says with a smile. Yet every job, every challenge, and every person she helped shaped her resilience and purpose. “My personal and professional experiences made me who I am today,” she reflects. “They taught me to meet people with compassion and to understand where they’re coming from.”



Answering the Call to Something Greater

Marisa’s path to real estate began long before she officially earned her license. Someone who played a significant role in her life spent years telling her she would thrive in the business, but the timing never felt right. Then came a turning point. While caring for her mother during her battle with cancer, Marisa found herself unsure of what came next. In the midst of that difficult season, her cousin Joseph offered the words she needed to hear. “He

told me, ‘You have to pick something and do it,’” she says. Joseph passed away unexpectedly in November 2024, but his encouragement stayed with her.

In April 2023, Marisa graduated from Manfred Real Estate School, proudly representing the April 2023 class, which she still talks about with joy. Just two months later, she officially entered the industry. “Real estate is my ninth career,” she shares. “And I can honestly say I am so grateful I found it. I finally feel like I’m where I’m meant to be.”

For Marisa, real estate is more than a profession. It is a bridge between her love for people and her desire to build a meaningful future. “I get to help others with their dreams while I build my own,” she says.

A Rising Star on a Mission

In her first full year, Marisa closed five home sales and

helped nineteen renters find safe, comfortable places to call home. Her momentum continued into 2025, where she achieved eighteen sales and three rental transactions, resulting in \$3.5 Million in closed sales. Looking ahead, Marisa is laser-focused on reaching a goal of thirty-six sales in 2026. With her passion for assisting seniors through major life transitions, she holds the Seniors Real Estate Specialist (SRES) designation, a natural fit for her expertise.

But ask Marisa what fulfills her most, and her answer comes without hesitation. “Helping people realize their real estate dreams can come true is the best feeling,” she says.

A Life Overflowing With Love and Purpose

The heart behind her business is deeply rooted in her life outside of it. Marisa is endlessly grateful for her family and the friends who

“
Real estate is my ninth career. And I can honestly say I am so grateful I found it. I finally feel like I'm where I'm
MEANT TO BE.
 ”

have become family. “My family is very important to me,” she says, “and my friends have been my rock and have shown me a level of loyalty and love I cherish deeply.” The foundation of connection, celebration, and loyalty continues to guide her every day.

When she is not helping clients, Marisa is embracing life with joy and adventure. She loves to travel, try new restaurants, discover new foods, and meet people everywhere she goes. “If there is something new to try, I am all in,” she says, laughing.

Service is a core part of who she is. Marisa is a past president of the Albany Rotary Club, CNY Rotary Area 22 Representative, a board member of the Albany



Foundation, Big Brothers Big Sisters of the Capital Region, Cossackie-Athens Foundation for Education, Capital Region Chamber Ambassador, WCR Membership Director, and an active volunteer for many area nonprofits. “I love philanthropy,” she says. “Giving back fills my heart in ways I cannot describe.”

A Future Built on Faith and Possibility

Looking ahead, Marisa is dreaming big both personally and professionally. She hopes to get married, start a family, grow her business, and expand her impact across the Capital Region. Guided by faith, she holds tight to the words she loves most. “Trust and surrender,” she says. “The universe always has our back, and the best is yet to come. And please always remember—you're worth it. Yes, you!”





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SOME PEOPLE SPEND YEARS SEARCHING FOR THE RIGHT PATH. MELISSA CARTIER TRUSTED HER INSTINCTS EARLY AND BUILT HERS WITH INTENTION.

BY GEORGE PAUL THOMAS
PHOTOS BY MICHAEL GALLITELLI

Long before founding Cartier Real Estate Group in Saratoga Springs, Melissa was already shaping brands and telling stories in the marketing world. That foundation would later become one of her greatest advantages in real estate. Today, she leads a boutique brokerage known for its thoughtful approach, elevated marketing, and unwavering commitment to clients.

"I've always believed this business is about more than sales," Melissa reflects. "It's marketing, project management, and customer service all working together."

From Marketing to Momentum

Originally from the Hudson Valley, Melissa grew up around entrepreneurship. With parents and grandparents who ran their own business, she saw early on what it meant to build something meaningful.

She carried that mindset into her education at the University at Albany, where she studied English with a concentration in creative writing and a minor in journalism. Her early career in advertising and brand development sharpened her ability to connect with audiences and communicate value.

Melissa with husband, Cohen Cartier, owner of Cartier Construction Co. Photo courtesy of Jill Richardson Photography

That skillset became the foundation for her real estate career when she made a pivotal decision. While working in Saratoga and traveling frequently, Melissa found herself balancing a growing family and a demanding career. With a toddler at home and another baby on the way, she knew something needed to shift.

"I wanted to build something of my own, where the effort I put in directly shaped the outcome," she shares.

She launched her real estate career in 2007 with RealtyUSA in Saratoga Springs with a two-year-old and a three-month-old at home and quickly made an impact, earning Rookie of the Year in her first year.

Turning Transactions into Experiences

From the beginning, Melissa approached real estate differently. Rather than focusing purely on sales, she leaned into strategy. Her background in marketing allows her to position every home with intention, identifying what will resonate most with buyers and ensuring that the message is delivered effectively.

"As a listing agent, it's about telling the story of the home and making sure the right audience hears it," she explains.

For buyers, the process is just as intentional. Whether sourcing



off-market opportunities or helping clients envision potential in a property, Melissa focuses on long-term value and smart decision-making.

Equally important is how she navigates transactions. Known for her professionalism and collaborative mindset, she prioritizes communication and problem-solving over conflict.

“Everything can be worked through while maintaining professionalism,” she notes. “It creates a better experience for everyone involved.”

A Brokerage Built on Shared Values

After a decade with RealtyUSA and Howard Hanna, Melissa founded Cartier Real Estate Group in 2017 with a clear vision. She did not want to build a traditional team. She wanted to create a space where independent agents could thrive within a supportive, collaborative environment.

Today, the boutique brokerage includes ten agents, each running their own business while benefiting from shared resources and a strong culture.

“We’re not a team in the real estate sense,” Melissa says, “but we absolutely operate as one.”

That culture shows up in every aspect of the business. From in-house marketing and professional photography to staging resources and creative direction, the brokerage equips agents to present every listing at a high level, regardless of the price point.

Melissa remains deeply involved, acting as a creative director and mentor while also managing her own clients. She works closely with her marketing team to ensure every property is thoughtfully positioned before it hits the market.

“We treat every listing and client as the most important one,

because they’re all important,” she adds. “Every client is making a major decision, and they deserve our full attention.”

The results speak for themselves. Despite having a smaller roster, Cartier Real Estate Group has consistently ranked among the top companies for the highest average sale price, a point of pride for Melissa and her team, and in 2024, they landed on the Business Review’s List of Top 25 Real Estate Companies, an even greater achievement. Additionally, in 2025, she closed over \$29 million in sales and ranked 14th in the Capital Region.

A Life Built Together

Behind the business is a life equally rooted in partnership.

Melissa met her husband, Cohen, on vacation, and what began as a chance meeting quickly became a shared journey. Within a short time, they built a home, started a family, and eventually grew parallel businesses that now complement each other.

Cohen, a local custom builder, has grown Cartier Construction Co. with Melissa as both his REALTOR and design partner. The two collaborate on custom homes and development projects, blending their expertise seamlessly. “We’ve always enjoyed working hard together,” Melissa shares. “It just happened naturally that our careers aligned.”

Today, they are embracing a new season as empty nesters, with both of their children now in college. While they cherish time with their kids, they are also enjoying the opportunity to explore what comes next,

Pictured left to right: Office Coordinator Jaime Doty, Melissa, and Office & Marketing Manager Tanya Walkup.

including more time at their second home in coastal Georgia.

There is even the possibility of expanding their business footprint south. “We love Saratoga and everything about this community,” Melissa says. “But it’s exciting to think about building something in another place that means so much to our family.”

Beyond the Business

Outside of real estate, Melissa’s energy carries into everything she does.

She enjoys golfing with family and friends, traveling, working out, and exploring her love of antiques. Her eye for design often finds its way into her staging work, where she blends vintage pieces with modern elements to create inviting spaces.

At home, their springer spaniel Gidget remains a beloved part of the family and, as Melissa jokes, an important reason the kids come home to visit.

Community involvement is also a meaningful part of her life and business. Through Cartier Real Estate Group, Melissa supports organizations such as Veterans & Community Housing Coalition and Shelters of

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Saratoga, along with a variety of local initiatives each year.

“It’s important to us that we give back in ways that truly matter and align with our purpose,” she notes.

Looking Ahead

Nearly two decades into her career, Melissa continues to evolve while staying grounded in the principles that built her success. She believes there is no single path to becoming a top producer. For her, the focus has always been on a qualitative approach, relationships, consistency, and doing right by people.

“You don’t have to follow someone else’s formula,” she explains. “If you take care of people, remain proactive, and stay connected, the business will come.”

As she looks to the future, Melissa remains committed to growing her brokerage, supporting her agents, and elevating the experience for every client she serves.

Cartier Real Estate Group’s office in Saratoga Springs



The Cartier Real Estate Group donates and decorates a tree each year for Catholic Charities’ Festival of Trees, a holiday tradition they enjoy bringing to life together.

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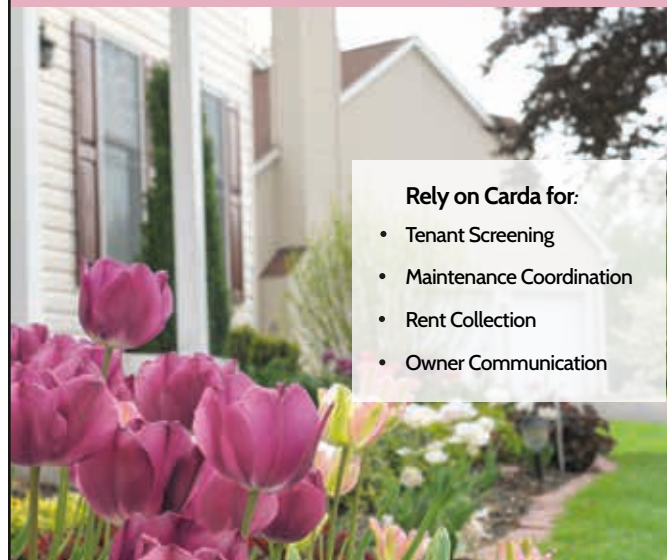
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