

METRO SOUTH SAN DIEGO

# REAL PRODUCERS.®

CONNECTING. INSPIRING.

RISING STAR:  
Sonny Rizzo

PARTNER SPOTLIGHT:  
Renzi Social Co

LEGAL POINTERS:  
Shanna Welsh-Levin, Esq

TOP AGENT:

**DESTINY**  
**ROXAS**

APRIL 2024



PHOTO | VIDEO | WEBSITES  
 ADVERTISING  
 SOCIAL MEDIA MANAGEMENT  
 GRAPHIC DESIGN  
 + MORE!



**GOLDENLENSMEDIA.COM**  
**619-861-6202**



**Don't miss our "Hot Topics" event!**



March 20, 2024  
 Admiral Baker Clubhouse



**MAKE MONEY.  
 SAVE MONEY.  
 SAVE TIME.**

What Can Bonzo Do For Your Business?

- Connect
- Converse
- Convert

**B BONZO!**  
 GetBonzo.com

Scan to earn more and work less!

realproducersmag.com

*The Assistant You Can Keep In Your Pocket!*

**TERESA PADILLA | REAL ESTATE VIRTUAL ASSISTANT**  
 619-734-1089 | teresa.p@virtualassistsd.com

Metro South San Diego Real Producers • 3

# TABLE OF CONTENTS




**06**  
Meet The Metro South Real Producers Team



**08**  
Publisher's Note




**12**  
Rising Star: Sonny Zizzo



**16**  
Legal Pointers: Can I Stop Being a Landlord When it Floods?



**18**  
Renzi Social Co



**24**  
Destiny Roxas



If you are interested in contributing or nominating REALTORS® for certain stories, please email [cathy.ginder@realproducersmag.com](mailto:cathy.ginder@realproducersmag.com).

DISCLAIMER: Any articles included in this publication and/or opinions expressed therein do not necessarily reflect the views of The N2 Company d/b/a Real Producers but remain solely those of the author(s). The paid advertisements contained within the magazine are not endorsed or recommended by The N2 Company or the publisher. Therefore, neither The N2 Company nor the publisher may be held liable or responsible for business practices of these companies.

## PREFERRED PARTNERS



This section has been created to give you easier access when searching for a trusted real estate affiliate. Take a minute to familiarize yourself with the businesses sponsoring your magazine. These local businesses are proud to partner with you and make this magazine possible. Please support these businesses and thank them for supporting the REALTOR® community!

### ASSOCIATION OF REALTORS®

Pacific Southwest Association of Realtors  
(619) 421-7811  
[www.PSAR.org](http://www.PSAR.org)

Women's Council of Realtors San Diego County  
Maria Zvetina  
(619) 346-0411  
[www.wcr.otg/network-sites/california/san-diego-county/](http://www.wcr.otg/network-sites/california/san-diego-county/)

### ATTORNEY/ LEGAL SERVICES

Ginder Law Group  
Eric Ginder  
(760) 294-7736

### BOAT MEMBERSHIP CLUB

Freedom Boat Club  
Dan Hasbrouck  
(619) 981-2628  
[www.freedomboatclub.com](http://www.freedomboatclub.com)

### EDUCATION

VAREP  
Derek Barksdale  
(619) 254-1496  
[VAREP.net](http://VAREP.net)

### ESCROW

Eaton Escrow  
Jennifer Fenelli  
(619) 540-1849  
[www.Eatonescrow.com](http://www.Eatonescrow.com)

### Finest City Escrow

Briana Prince  
(760) 505-8585  
[www.Finestcityescrow.com](http://www.Finestcityescrow.com)

### Generations Escrow

Ryan Cliff  
(619) 922-0220  
[www.GenEscrow.com](http://www.GenEscrow.com)

### Pinnacle Escrow

Nicole Cammarano  
(619) 890-6622  
[www.pinnacleescrowinc.com](http://www.pinnacleescrowinc.com)

### ESCROW SERVICES

California Preferred Escrow  
Martha Garcia  
(619) 651-6331  
[www.californiapreferredecrow.com](http://www.californiapreferredecrow.com)

### ESTATE SALES & AUCTIONS

Caring Transitions  
Shannon Corrigan  
(619) 459-3592  
[www.caringtransitionsandiego.com](http://www.caringtransitionsandiego.com)

### HOME INSPECTION

Morrison Plus Home Inspections  
Danielle Wolter  
(619) 672-7951

### HOME STAGING

Yellow Rose Home Staging  
Bess Ouahidi  
(858) 775-7465  
[www.yellowrosehomestaging.com](http://www.yellowrosehomestaging.com)

### HOME WARRANTY

Super Home Warranty  
Gary Smith  
(858) 205-5446  
[www.hellosuper.com](http://www.hellosuper.com)

### INSURANCE AGENCY

Tropical Insurance Services  
Andrea Contreras  
(619) 600-3530  
[Tropicalquote.com](http://Tropicalquote.com)

### MARKETING

Bonzo  
Jason Perkins  
(614) 357-2367  
[getbonzo.com](http://getbonzo.com)

### MORTGAGE

Community Mortgage  
Sean Courtney  
(619) 692-3630  
[www.calcommunitymortgage.com](http://www.calcommunitymortgage.com)

Desert Coast Home Loans  
Stephanie Garmo  
(619) 944-9728

### Loan Depot

Brandon Goldberg  
(949) 636-1981  
[www.loandepot.com/](http://www.loandepot.com/)  
[loan-officers/bgolberg](mailto:loan-officers/bgolberg)

### MOVING & HAULING

College Hunks Hauling Junk & Moving  
Eddy Jabbour  
(858) 216-4600  
[www.collegehunkshaulingjunk.com](http://www.collegehunkshaulingjunk.com)

### NATURAL HAZARD DISCLOSURE

"The" Disclosure Report NHD  
(619) 921-5527

### PHOTOGRAPHY

Elizabeth Ireland Photography  
Elizabeth Ireland  
(858) 395-6273  
[www.elizabethirelandphoto.com](http://www.elizabethirelandphoto.com)

### REAL ESTATE ATTORNEY

SoCal Realty Law  
Shanna Welsh-Levin  
(619) 232-7325  
[socialrealtylaw.com](http://socialrealtylaw.com)

### REAL ESTATE SALES - RENOVATION DESIGN

Renovate San Diego  
Shelbi Nesbitt  
(619) 751-7934  
[renovatesandiego.com](http://renovatesandiego.com)

### REAL ESTATE TRANSACTION COORDINATOR

Transactions Realty of San Diego  
Veronique Miramontes  
(619) 246-7493  
[www.transactionsrealty.com](http://www.transactionsrealty.com)

### SOCIAL MEDIA MARKETING/ MANAGEMENT

Renzi Social Co  
Amanda Renzi  
(609) 402-1729  
[www.renzisocialco.com](http://www.renzisocialco.com)

### TERMITE & PEST CONTROL

Knight Termite & Pest Control  
Kenneth Golaway  
(619) 280-2400

### TITLE INSURANCE

First American Title  
[www.firstamericantitle.com](http://www.firstamericantitle.com)

### Lawyers Title

Ian Barron  
(619) 948-6055  
[lanistitle.com](http://lanistitle.com)

### Ticor Title

Tony Santiago  
(619) 410-7917  
[www.ticorsd.com](http://www.ticorsd.com)

### VIDEOGRAPHY/ PHOTOGRAPHY

Golden Lens Media  
Calder Pearce  
(619) 861-6202  
[goldenlensmedia.com](http://goldenlensmedia.com)

### Linked Preview

Brandon Pease  
(928) 322-6960

### VIRTUAL ASSISTANT

Virtual Assist San Diego  
Teresa Padilla  
(619) 734-1089

## MEET THE METRO SOUTH REAL PRODUCERS TEAM



**CATHY GINDER**  
Publisher/Owner



**DAVID CORNWELL**  
Writer



**SHANNA WELSH-LEVIN, ESQ.**  
Legal Pointers



**ERIC R GINDER, ESQ**  
Legal Pointers



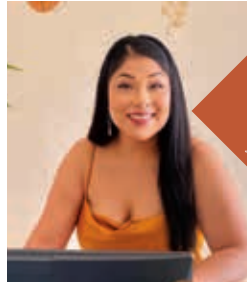
**CALDER PEARCE**  
GOLDEN LENS MEDIA  
Photographer



**ELIZABETH IRELAND**  
PHOTOGRAPHY  
Photographer



**BRANDON PEASE**  
LINKED PREVIEW LLC  
Photographer



**TERESA PADILLA**  
Publishing Assistant



**AMANDA RENZI**  
Social Media Manager

If you are interested in contributing or nominating REALTORS® for certain stories, please email [cathy.ginder@realproducersmag.com](mailto:cathy.ginder@realproducersmag.com).

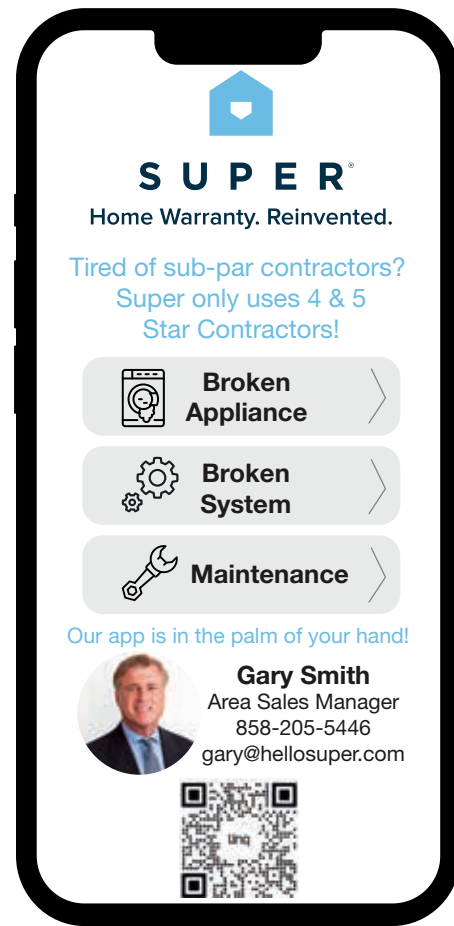


**America's premier property inspection company**

- Detailed comprehensive inspection report provided every time, including all relevant photos.
- We perform in depth, non-alarmist home inspections, with the following additional services offered:
  1. Pool/spa inspections
  2. Thermal enhancement
  3. Sprinkler inspections
- We make the process fun and stress free!



**619-672-7951**  
[morrisoninspects.com/sdeast](http://morrisoninspects.com/sdeast)



**SUPER**  
Home Warranty. Reinvented.

Tired of sub-par contractors?  
Super only uses 4 & 5  
Star Contractors!



**Broken Appliance**



**Broken System**



**Maintenance**

Our app is in the palm of your hand!



**Gary Smith**  
Area Sales Manager  
858-205-5446  
[gary@hellosuper.com](mailto:gary@hellosuper.com)



**LINKED**  
PREVIEW  
A VETERAN OWNED BUSINESS

HIGH-QUALITY PHOTOGRAPHY • MATTERPORT 3D • DRONE VIDEO  
VIRTUAL STAGING • TESTIMONIALS • 24-HOUR RETURN



**Bringing Listings to Life**  
**One Room At A Time**

**Contact us Today!**  
**(928) 322-6960**  
**linkedpreview.com**

# WELCOME Spring!



## ► publisher's note

Greetings!

Welcome to the April edition of our magazine dedicated to the vibrant world of real estate agents. As we step into the blossoming season of spring, it's an opportune time to review the dedicated professionals who shape the industry.

Our Cover Agent this month is the loveley and lively Destiny Roxas. Destiny lives all aspects of Real Estate, including market talks on local news channels, and filming for national campaign ads and reality TV. Our Rising Star, Sonny Zizzo, left a successful 25 year career as a hairdresser to try his hand at real estate. He is finding his groove and entertains potential clients as well as colleagues with his Instagram videos filled with insight and humor. Our preferred partner is Metro South's Social Media manager, Amanda Renzi of Renzi Social Co. Amanda works to keep our social media fresh and fun, and she also has a long list of clients within the real estate community. If you want to step up your social media game, read about Amanda, then give her a call! Don't miss a great article from Shanna Welsh-Levin, Esq about rentals and flooding, a pretty timely article given all the rain we have gotten this year!

As always, we are grateful for the ongoing support of our readers and contributors. Your passion and commitment to excellence inspire us to deliver content that informs, educates, and inspires. Wishing you a successful and fulfilling April ahead.

Cheers!

**Cathy Ginder-Publisher**

cathy.ginder@n2co.com

858-735-8026

@realproducers

Renzi Social Co.

## OUTSHINE THE COMPETITION ON SOCIAL

See How Renzi Social Co. Can Redefines Your Social Media.

San Diego Realtors, It's Time to Shine! Elevate your digital presence and outpace the competition with the expert touch of Renzi Social Co. We're not just a social media management company; we're your gateway to turning online interactions into real-world success.

- ✓ STRESS-FREE POSTING
- ✓ LEADS, NOT JUST LIKES
- ✓ STRATEGIC PLANNING
- ✓ CONTENT PHOTOS DONE FOR YOU

OFFERING A  
FREE SOCIAL  
MEDIA AUDIT

I believe in empowering businesses with the tools and insights they need to thrive in this digital world. That's why I am offering a FREE Social Media Audit, scan the code and sign up for your free audit today.



609-402-1729

renzsocialco@gmail.com



**YELLOW  
ROSE**  
HOME STAGING

### OUR SERVICES:

- Home Staging
- Expert AirBnB Services
- Furnish Your Rental
- Interior Design
- Remodel and Renovate



 **Yellow Rose**  
HOME STAGING

CONTACT US! 858-775-7465  
info@yellowrosehomestaging.com



First American Title™

Let Us Put a Spring in Your Step!

Proactive communication, vast consumer resources, and personalized service are just a few of the reasons working with First American Title is like a breath of fresh air.



CONTACT TEAM FIRSTAM FOR ALL YOUR TITLE NEEDS

Angie West 619.733.4667 · awest@firstam.com

Jay Norris 619.884.0766 · jnorris@firstam.com

Lina Gorinstein 619.980.2414 · lgorinstein@firstam.com

TeamFirstAm@firstam.com | www.TeamFirstAm.com

©2024 First American Financial Corporation and/or its affiliates. All rights reserved. | NISE, FAF

# LIKE US on Instagram

 <https://www.instagram.com/metrosouth.realproducers/>



@GenEscrow  
   

## Generations ESCROW

**Ryan Cliff:**

- 10+ years of real estate experience
- President and Founder of the Young Professionals Network San Diego (YPNSD)
- Proven track record of building strong relationships



**Ryan Cliff**  
Sales Executive  
619-922-0220 | ryan@GenEscrow.com  
2525 Fifth Ave San Diego, CA 92103

*Escrow is complicated, but our team will make it seem simple.*

Bankers Hill • Temecula • Menifee • Newport Beach • Laguna Hills • Laguna Niguel






**FARM** **CLOSE**

With 60 years experience,  
we are a **true** business partner.



**LESLIE M. PIERCE**  
619-507-9706  
lpierce@ltic.com

**IAN BARRON**  
619-948-6055  
ian.barron@ltic.com




## REAL PRODUCERS PODCAST

### Inspiring conversations with the nation's top real estate agents.

Same Brand, New Reach – Tune in for free today

Listen on  Apple Podcasts

LISTEN ON  Spotify

Listen on  amazon music



[podcast.realproducersmag.com](http://podcast.realproducersmag.com)

If you or someone you know has considered Buying or Refinancing, have them reach out to us today!



Powered by Secure Choice Lending

**CLOSE IN 21 DAYS OR LESS, NO HIDDEN FEES & LOW RATES!**

*Serving all of San Diego County*



**Shane Stokes**  
Senior Loan Officer / NMLS 832819  
(858) 245-3114  
SStokes@SecureChoiceLending.com



**Stephanie Garmo**  
Senior Loan Officer / NMLS 832819  
(619) 944-9728  
Stephanie@GarmoHomeLoans.com

SCL Corporate Office, 1650 Spruce St. Suite 100, Riverside, CA 92507

## "The" Disclosure Report NHD

 Best Price & Technology

 Most comprehensive report

 Fastest in the industry



**WHAT YOU NEED TO KNOW ABOUT THIS NHD REPORT**

1234 SAMPLE ADDRESS, CARLSBAD, CA 92008  
STANDARD RESIDENTIAL SAMPLE REPORT

- The Natural Hazards Disclosure Act under Sec. 1023 of the California Civil Code states that real estate sellers and brokers are legally required to disclose if the property being sold has within one or more state or locally mapped hazard areas.
- There are **0** California Natural Hazard Disclosures marked "IN" for your review.
- There are **3** Additional Disclosures marked "IN" for your review.
- There are **0** City/County Disclosures marked "IN" for your review.
- There is **1** Mello-Roos Assessment for your review.
- Subject property **"IS NOT"** located in a Special Flood Hazard Area.
- Subject property **"IS NOT"** located in a fire hazard area that may require C.A.R. Form PH08 pursuant to AB38 and its requirements.

For hazard details and other resources, go to [www.CaliforniaDisclosureReport.com](http://www.CaliforniaDisclosureReport.com)

**Contact Us Today!**  
(800) 878-2147  
[sales@thedisclosurereport.com](mailto:sales@thedisclosurereport.com)



# SONNY ZIZZO

» rising star

Photos by Elizabeth Ireland Photography

## Redefining Success in Real Estate

*This month our Rising Star is Sonny Zizzo of Porchlight Realty, Brokered by eXp. Though he has only been in the business for a few years, his drive and enthusiasm, and sense of humor is indisputable. While we are sure to see him grow and achieve even more in the next few years, let's hear his real estate story, what brought him to the industry, and continues to drive him forward.*

In the bustling world of real estate, where seasoned professionals often dominate the landscape, there emerges a refreshing new voice, that of Sonny Zizzo, a rising star agent who brings a unique blend of passion, dedication, and authenticity to the table.

Sonny's journey into the realm of real estate began just over a year ago, in December of 2022. Prior to embarking on this new adventure, Sonny enjoyed a successful 25-year career as a hair stylist. Reflecting on those years, Sonny speaks fondly of the relationships formed and the creativity nurtured within the beauty industry. It was an experience that instilled in him a profound appreciation for human connection and the pursuit of one's passions.

Transitioning from hairstyling to real estate might seem like a leap, but for Sonny, it was a natural progression driven by a deep-seated desire to continue learning and growing. With a commitment to building a brand founded on trust, hard work, and enjoyment,



Sonny is determined to make his mark in the industry. Despite initial doubts about his place in the competitive world of real estate, Sonny has embraced the mantra of authenticity, recognizing that being true to oneself is the key to success.

For Sonny, success extends beyond mere financial gain; it encompasses faith, family, joy, and giving back

to the community. Central to his priorities is his family, whom he cherishes above all else. With a supportive wife and children who bring immense joy into his life, Sonny finds fulfillment in the moments spent together, whether it's sharing laughter with his infant son or attending his daughter's ballet performances.

In addition to his family commitments, Sonny is deeply passionate about philanthropy, sponsoring children through Compassion International and maintaining a steadfast commitment to giving back to those in need. His involvement with such organizations underscores his belief in the power of compassion and generosity in shaping a better world.

Beyond his professional and philanthropic endeavors, Sonny finds solace and inspiration in his hobbies, which include hiking, cooking, and art. A self-professed creator at heart, he delights in the process of designing and building, whether it's crafting a meal for loved



ones or orchestrating a cozy gathering with friends and family.

As he navigates the highs and lows of his real estate career, Sonny remains steadfast in his commitment to hard work and perseverance. Encouraging others to embrace their journey and stay true to themselves, Sonny exemplifies resilience and determination in the face of challenges.

In a world where success is often measured by material wealth and accolades, Sonny Zizzo offers a refreshing perspective—a reminder that true success lies in the relationships we cultivate, the values we uphold, and the lives we touch along the way. As he continues to carve out his path in the real estate industry, Sonny's story serves as an inspiration to aspiring agents and seasoned professionals alike—a testament to the transformative power of authenticity, passion, and unwavering dedication.



# Finest City Escrow

*Elizabeth Ireland*  
PHOTOGRAPHY

PORTRAIT | FAMILY | EVENT | PROPERTY

WWW.ELIZABETHIRELANDPHOTO.COM

(858) 395-6273

BOOKING@ELIZABETHIRELANDPHOTO.COM



## Briana Prince

760-505-8585  
brianaprince@finestcityescrow.com



## Molly O'Dell

619-889-5639  
molly@finestcityescrow.com

**Team email:**  
sdescrowteam@finestcityescrow.com

**Finest City Escrow**  
2727 Camino Del Rio South,  
ste. 300 San Diego Ca 92108

Finest City Escrow is licensed as an escrow agent by the California Department of Financial Protection and Innovation under license number 963-2739

**COMMUNITY MORTGAGE**

WE HAVE 5 STAR REVIEWS - **EVERYWHERE!**

facebook Google yelp  
★★★★★

**SEAN COURTNEY**

619.692.3630 NMLS# 244023  
mortgagedoctor@calcommunitymortgage.com

Contact Us!

**MAKE IT A WIN-WIN SOLUTION:**  
SECURE CASH OFFERS FOR YOUR CLIENT

**YOUR TRUSTED LOCAL INVESTOR PARTNER**

(619) 603-0915  
@RENOVATESANDIEGOLLCC





legal pointers | Shanna Welsh-Levin, Esq

# Can I Stop Being a Landlord When it Floods?

Can we all start a fund that gets a dollar for every anxious landlord after a winter rainstorm? As a community, San Diego property owners are a lucky group because weather problems are few and far between. But occasionally, we get hit by a storm that we are not prepared to handle. On January 23, 2024, a massive, record-breaking winter storm came through San Diego, causing tremendous flooding and widespread displacement of tenants and homeowners who suffered water damage.

Since then, So Cal Realty Law, APC, has been swamped! Many firms that assist landlords received a deluge of calls. Panic-stricken landlords ask questions like, “how long do I have to pay a tenant to stay in a hotel?” “Do I have to repair the premises and let the tenants return?” “Can I terminate the lease so that I can have more time to rebuild?” “Can I just stop being a landlord and go out of business now?”

What’s worse, many insurance policies don’t cover all the damage from the storms. This leaves landlords and tenants all wet! Most landlord policies do not cover the tenants’ personal belongings. Very important advice for landlords here is, if you are in a flood plain or a low-lying area, confirm that you have appropriate insurance coverage, AND make sure your lease requires tenants to have renter’s insurance, AND enforce your lease provision by making the tenant provide a copy of the insurance policies. Landlords can issue a Three-Day Notice to Cure,

demanding a copy of the policy if the tenant does not provide proof of their insurance policy upon request.

Due to the winter storms in December 2023 and January 2024, the Governor of California decided to go with the flow by declaring a State of Emergency for San Diego County and Ventura County on January 23, 2024. That means California’s anti-gouging statute, California Penal Code §396 comes into play. Did you know, for thirty days after the declaration of a state of emergency, it is illegal for landlords to increase rent more than 10%, for both existing tenants and when a unit becomes vacant and is being re-rented to a new tenant? This is the only time when a San Diego County landlord is not free to increase the rent to fair market value when a unit becomes vacant and turns over!

Landlords who are hit with a wave of uninsured liability and are drowning in debt may ask, “how do I get out of this mess?” California law provides some vague and useless guidance in Civil Code §1933(4), that a lease may terminate by operation of law when the leased premises are completely destroyed. Court cases interpret this statute and provide guidance that the landlord’s election to repair a damaged residential rental building is sufficient evidence to conclude that the property was not completely destroyed. So, if you are swimming in confusion about what to do, just level the place and start over! Just kidding. But at least this statute is a

release valve from California’s strict and unavoidable habitability restrictions.

Let’s not get lost in a surge of frustration. This is one leak that can be stopped by having a well drafted lease agreement. A spate of forms addresses this issue by allowing the landlord or the tenant to terminate the lease in the event of total or partial damage from disastrous events. The California Association of REALTORS® residential lease agreement form provides the following language:

“If, by no fault of Tenant, Premises are totally or partially damaged or destroyed by fire, earthquake, accident or other casualty that render Premises totally or partially uninhabitable, either Housing Provider or Tenant may terminate this Agreement by giving the other written notice. Rent shall be abated as of the date Premises become totally or partially uninhabitable. The abated amount shall be the current monthly Rent prorated over a 30-day period. If the Agreement is not terminated, Housing Provider shall promptly repair the damage, and rent shall be reduced based on the extent to which the damage interferes with Tenant’s reasonable use of Premises. If damage occurs as a result of an act of Tenant or Tenant’s guests, only Housing Provider shall have the right of termination, and no reduction in Rent shall be made.”

[Emphasis added.]

To avoid this downpour of difficulty, a landlord should have their lease reviewed by an attorney who possesses a torrent of knowledge about drafting residential lease agreements and confirm that they have an airtight provision that protects them in the event of a natural disaster. Property owners are wise to review their insurance coverage regularly with a knowledgeable insurance agent. And most importantly, landlords must enforce all the terms of the lease agreement promptly. Leases are overflowing with helpful clauses that are designed to protect landlords from a surge of problems with tenants.

If you found this article amusing, visit [www.socal-realtylaw.com](http://www.socal-realtylaw.com) to join our resource list and receive invitations to our free monthly webinars. If you are currently experiencing a bad tenant situation or other residential legal problem, schedule a legal strategy session today.

## CALIFORNIA PREFERRED ESCROW:

Your trustworthy partner for a smooth transaction. Contact us today to connect you with one of our Escrow teams.

“My escrow team at California Preferred is AMAZING!”  
-L. Morgan



Martha Garcia  
(619) 651-6331  
[martha@californiapreferred.com](mailto:martha@californiapreferred.com)

CALIFORNIA ESCROW PREFERRED INC.



Paige Jenkins  
(858) 449-1096  
[Paige@cpemetro.com](mailto:Paige@cpemetro.com)



MOVING, JUNK REMOVAL, GENERAL LABOR, DONATION PICKUP

SELL HOMES FASTER

With College Hunks

SPECIAL DISCOUNT FOR REAL PRODUCERS!  
\$25 OFF ALL SERVICES



EDDY JABBOUR  
Serving East County, South San Diego, Poway & Del Mar.

858-216-4600

By David Cornwell  
Photos by Brandon Pease -  
Linked Preview

Knowing that you only get one chance to make a first impression is why Real Producers, the Women's Council of Realtors San Diego and a quickly growing list of real estate professionals turn to Amanda Renzi. "I may be small but there are big advantages to that," says the owner of Renzi Social Co., which creates and maintains a dynamic social media presence for real estate professionals and others. "Being small helps me be more responsive and offer my clients greater flexibility," she says, adding that means being available on her client's schedule and working onsite or at open houses if necessary to get a better feel for a client's needs or more effectively meet those needs. "I take the puzzle of social media off of my clients' plates so that they can focus on what's important—selling houses and getting their clients into homes."

Growing up in South Jersey's Egg Harbor Township, Amanda and her husband, Damien, had known each other as kids but went their separate ways after high school when he joined the Coast Guard. It wasn't until a chance encounter years later that sparks flew, love flamed and before long they married.

# Renzi Social Co

## AMANDA RENZI



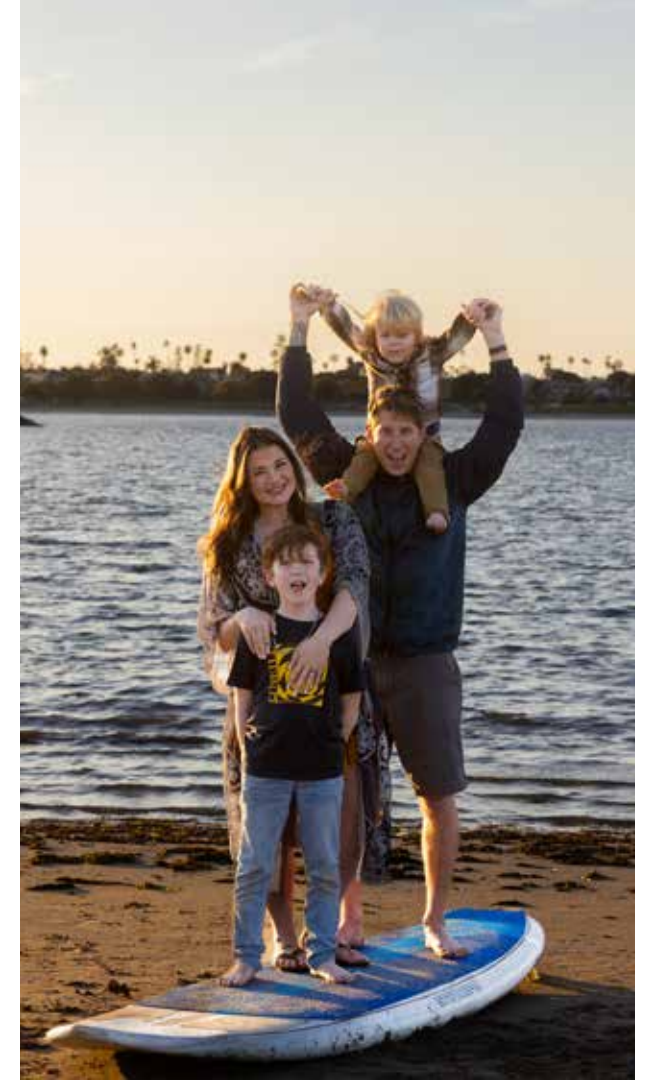
While Amanda says her original plan was to teach high school history after college, once she graduated, "it just wasn't my spark anymore." Then the couple's first son was born and six years ago, Damien was redeployed from Cape May, NJ, to San Diego.

"San Diego was a bit of a culture shock because I had never been on the West Coast," she says, a culture and geography she now delights in.

Ironically, just as she now works so Realtors have more time getting clients into new homes, it was Realtor Laura Stephens helping Amanda and her husband get into their own new home that led her to open Renzi Social, with Laura as its first client. "Laura wasn't just our Realtor, but my friend, and we became even closer while finding our home," Amanda says. "And one day, she says, 'You're really good at social media. Can you help me with mine?' Without hesitation I accepted. My business wouldn't be where it is today without her," she says. "Through all the ups and downs, she has always had my back, referring me to anyone and everyone. She's been an amazing mentor and friend. I am so incredibly grateful for her."

After deciding to open Renzi Social, Amanda says she poured herself into education to sharpen her innate skills, taking advantage of workshops and classes offered through the Coast Guard and a wealth of online certifications in areas that included content creation, content strategy, graphic design, marketing, SEO and website design. "Social media is forever changing as is anything online," she says. "And you've got to keep on top of it. So, I am constantly learning and absolutely love it."

It's not Renzi Social, however, that's her favorite job. That title belongs to being a mom to her two boys, August, 2, named after her husband's grandfather, and Sterling, 8, named after her own grandfather. While being a mom may be her favorite job, she doesn't discount that it comes with its own set of challenges, especially with her husband's deployments, meaning she is often a single parent. Her father having been an Army Ranger, Amanda already knew the sacrifices military families must make, and her support for her husband's service through the years has included a four-year stint as a Coast Guard Ombudsman for the MSRT West Unit, relaying information from service members to families during deployments.



She's also volunteered with the Coast Guard's Guardian Spouse program, which awards educational scholarships to spouses, and the Murphy Canyon Bread Ministry, which distributes food to needy military families. And, of course, she honors her husband's service by keeping the home fires burning, including chauffeuring Sterling to BMX, football and tackling a myriad of school and community activities and responsibilities.

Amanda says when she left New Jersey for San Diego, she felt she would never have as strong of a "village of support" again. Now she knows she was wrong, saying the Women's Council of Real Estate San Diego, Real Producers and the real estate professionals who are clients and friends have become that village. "It can be a challenge to run a business and be a mom, especially

when Damien's deployed," she says. "They've been really amazing, being there for me and always helping out whenever needed. Most of my clients become friends because they understand I genuinely care about them and their business," she says. "And what every business owner needs to understand themselves is that they don't need to be afraid to reach out for help with their social media and in hitting business goals. You don't have to do it all by yourself and if you're a business owner, you shouldn't have to do it," she says.

"My Dad always taught me to do my best and when I was done, to look back at what I could have done better," she says. "There's always room for improvement and Dad's words have always pushed me to do better, better by my clients, better by my family and my community."



**“**  
**YOU DON'T HAVE TO DO IT ALL BY YOURSELF AND IF YOU'RE A BUSINESS OWNER, YOU SHOULDN'T HAVE TO DO IT.**

**Don't let termites or pests invade your open house**



**619-280-2400**  
 knighttermite@gmail.com • sdpestcontrol.net  
 Serving All of San Diego County  
**TRUSTED since 1990!**



**Tropical Insurance Services**  
 INSURANCE MADE SIMPLE

Providing insurance services for  
 Auto, Home, Business and Life

Licensed to serve AZ, CA, CO, NV, TX

**619-966-7005**  
 andrea@tropicalquote.com  
 Lic. # 0M21091

**PINNACLE ESCROW, INC.**

**619-826-3490**  
**4645 Cass Street, Suite 204**  
**San Diego, CA 92109**

Pinnacle Escrow/ is licensed as an escrow agent by the California Department of Financial Protection and Innovation under license number 96DBO-45805.

**Véronique (Vee) Miramontes**  
 Realtor • Independent Transaction Coordinator

**Transactions Realty of San Diego**  
 Tel: 619-777-TRSD (8773)  
 Vee@TransactionsRealty.com  
 www.TransactionsRealty.com  
 M-F: 9:00-5:00  
 DRE # 01235618

**YOUR HOME LOAN SURGEONS**  
 THE GOLDBERG TEAM

**FORGET the Financing**

**Brandon Goldberg**  
 NMLS# 859086  
 Loan Consultant

**(949) 636-1981**  
 bgoldberg@loandepot.com | www.loanDepot.com/bgoldberg  
 27285 Las Ramblas Ste 230 | Mission Viejo, California 92691



**Protecting Real Estate Investors and Real Estate Professionals**



socalrealtylaw.com  
 swelsh@socalrealtylaw.com  
 (619)332-1609

Experience Our  
 Webinar Series  
 For Landlords



GET ALL  
 THE BENEFITS OF  
**BOATING**  
 WITH NONE OF  
 THE BOTHER



Join Freedom Boat Club and get unlimited local access to a fleet of top-quality boats, as well as reciprocal access to 400 locations across the U.S., Canada, Europe and Australia. We handle the cleaning, maintenance, and storage...so you can focus on the fun.

FREEDOMBOATCLUB.COM • 888-781-7363

**619-459-3592**

**You sell the home. We get it ready.**

Senior Relocation/Resettling • Estate Sales and Liquidation  
 Organize/Declutter • Online Auctions  
 Nationwide Network



**Owner- Shannon Thompson**  
 shannonthompson@caringtransitions.com



EXPERIENCED ESCROW  
 PROFESSIONALS



**DINA HEREDIA**  
 619-831-7981  
 dheredia@eatonescrow.com

**JENNIFER FENELLI**  
 619-540-1849  
 jfenelli@eatonescrow.com

**BRANCHES**

La Mesa- 7777 Alvarado Road #302 La mesa ca 91942  
 Mission Valley- 2727 Camino del Rio South, Suite 2 & Suite 127 San Diego 32108  
 Rancho San Diego- 2471 Jamacha Road Suite E-104 El Cajon 92019

# DESTINY ROXAS

By David Cornwell | Photos by Calder Pearce - Golden Lens Media

Realtor Destiny Roxas doesn't mind if her looks, style and personality put her in the spotlight because she knows that's the best place to help marginalized people who aren't. "I'm definitely honored to be a multi-racial woman who grew up in Section 8 housing and now gets to be a gateway to building wealth for others like me," says the Real Broker agent.

"I actually surprise people when I first meet them," she says. "They have a preconception of who I am and then they find out I have a degree, run my own business and am smarter than the average person."

While her looks have opened doors, it's her real estate knowledge, heart and mastery of social media that help keep them open. Search her name online and you'll see the extensive online, video and print presence she has—especially impressive considering her humble beginnings. Born in San Diego, CA, her mother is Filipino and Native American, a member of Alaska's Tlingit tribe. A tribal member along with her mom, Destiny's heritage has played a deep role in her life.

Competitively dancing in powwows as a child, she carried her love of dance and gymnastics into high school at Helix High, where she also competed in gymnastics and was president of the Environmental Club and California Scholarship Federation. She graduated with high honors. "I'm just a people pleaser at heart," she says of her seemingly endless energy and zest both then and now. "I've always had the highest expectations of myself."

Graduating from San Diego State with a bachelor's in American Indian Studies, her original plan was to be a museum curator overseeing Native American artifacts and history. But after working at the Museum of Man, she quickly found her passion projects were not financially sustainable.

Instead, she ended up pivoting into lending: first as a loan processor and then a mortgage loan officer, while



also taking on the role as West Coast Funding's Director of Business Development and Marketing. She already held her real estate license and after seeing the increase in demand, she made the shift to real estate in late 2020.

A NAR-certified Military Relocation Professional, Destiny has been named Best of Zillow and affiliate and influencer of the year by the American Apartment Owners Association. She has served as marketing director on the boards of both the National Association of Hispanic Real Estate Professionals, La Jolla, and the Asian American Real Estate Association of America, San Diego.

An early adapter of social media, she was a web designer and blogger, even before Myspace came along. "Social media has always been a powerful tool for me," she says. "But I had no clue it could be so lucrative and how many new opportunities it would provide." Those opportunities include frequent housing updates for NBC 7 San Diego and being hired by Vox Media to create several national campaigns for both Rocket Mortgage and State Farm. She was also cast in a supporting role on a new CW reality show, Patti Stanger: The Matchmaker. Her online presence has also given her the opportunity to advocate for women, individuals of color, veterans and other underserved populations through speaking engagements

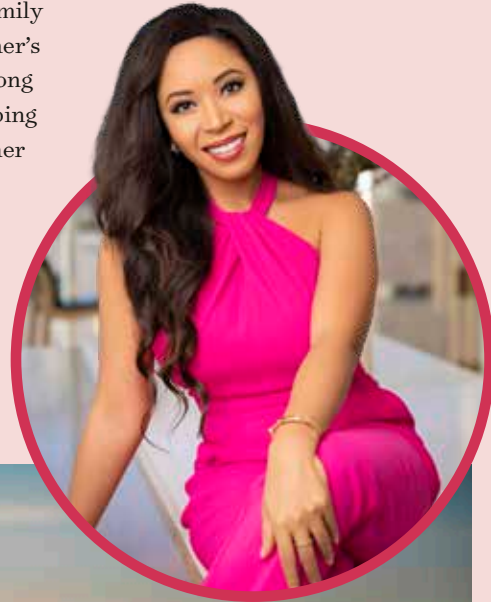
and her Women in Real Estate video series. For others wanting to use social media for marketing and advocacy, she advises “to humanize yourself.”

“Admitting when things don’t go right, sharing the actual struggles and being able to laugh at yourself make you relatable and more tangible.” And her advice to younger women looking for their best futures is to “invest in your education, whether that’s at a college or not. Spend time researching what interests you. Shadow people you admire. If you’re interested in certain jobs, try to intern.” A volunteer with Urban Angels, an organization that strives to tackle food and housing inequity, she’s also a fervent supporter of Rise Up Residential, which works for safer, sustainable affordable housing. Meals on Wheels is another cause close to her heart, having delivered meals weekly for six months during the pandemic.

Single and “honestly happy about it,” she enjoys her vibrant social life with a full calendar and shares her home life with a very vocal feline roommate, Bing Clawsby (after late singer Bing Crosby). “I’m a huge proponent of staying active for physical and mental health,” she says, and that includes getting into the Pilates studio several times a week, weight training and getting her walks in. She enjoys spending time with her mom and other family members who live nearby; the family became even closer after her father’s passing in 2019. She says her strong work ethic and dedication to helping others were ingrained in her by her dad, who worked in social work administration and counseling.

Currently working on her real estate broker’s license, Destiny has no plans to change the trajectory of

her career and hopes to grow and expand her role as a real estate influencer in the years ahead. Sharing the power of real estate is a passion of hers, one she says brings her great joy. “I’m the happiest I’ve been in years,” she says. “I get excited going to work because it doesn’t feel like work. I get to do what I love with amazing groups of people.”



“

I’M HERE TO  
**EDUCATE  
& EMPOWER**  
THOSE WHO  
MAY NOT COME  
FROM MUCH.

“The reward for me comes the moment you hand over the keys to new owners, the twinkle in their eyes. It’s literally a euphoric experience for me,” she says. “Or the shock and disbelief when you get a seller more than they could have imagined. It’s just pure elation.” Perhaps even a greater reward, she says, is getting to represent and help folks from marginalized backgrounds. “I’m here to educate and empower those who may not come from much,” she says. “I have a big heart and the pillars of my business are honesty, transparency and education.”

And about her name: Destiny says her mom chose it because after believing she was no longer in the baby-making window, she became pregnant at 38, telling Destiny she was just “destined to be.” Maybe her mom also knew she was destined to do great things.

▶ around town | Photos By Don Anderson,  
Insight Photos, Inc

# PSAR YPN SHAKE UP



## YOUR ELITE TITLE TEAM

RESIDENTIAL • COMMERCIAL • PURCHASE • REFINANCE

With over 50 years of combined experience in the Title Industry we have the knowledge and experience you need in a business partner.

We are committed to providing excellent customer service and cutting edge technologies.



“CARING IS OUR  
COMPETITIVE EDGE”

**TONY SANTIAGO**  
Senior Sales Executive  
(619) 410.7917  
Tony.Santiago@ticortitle.com

**SANDRA BANTEIR**  
Sales Executive  
(619) 890.5553  
Sandra.Banteir@ticortitle.com

**JOSE MELARA**  
Senior Sales Executive  
(619) 495.7605  
Jose.Melara@ticortitle.com

# GINDER LAW GROUP



The **REAL ESTATE MARKET** is changing; do you have a risk management program for your real estate business?

*If not, call me, let's talk!*

**ERIC GINDER, ESQ**

Ginder Law Group

[eginder@ginderlaw.com](mailto:eginder@ginderlaw.com)

760-294-7736-office

619-743-5341-mobile