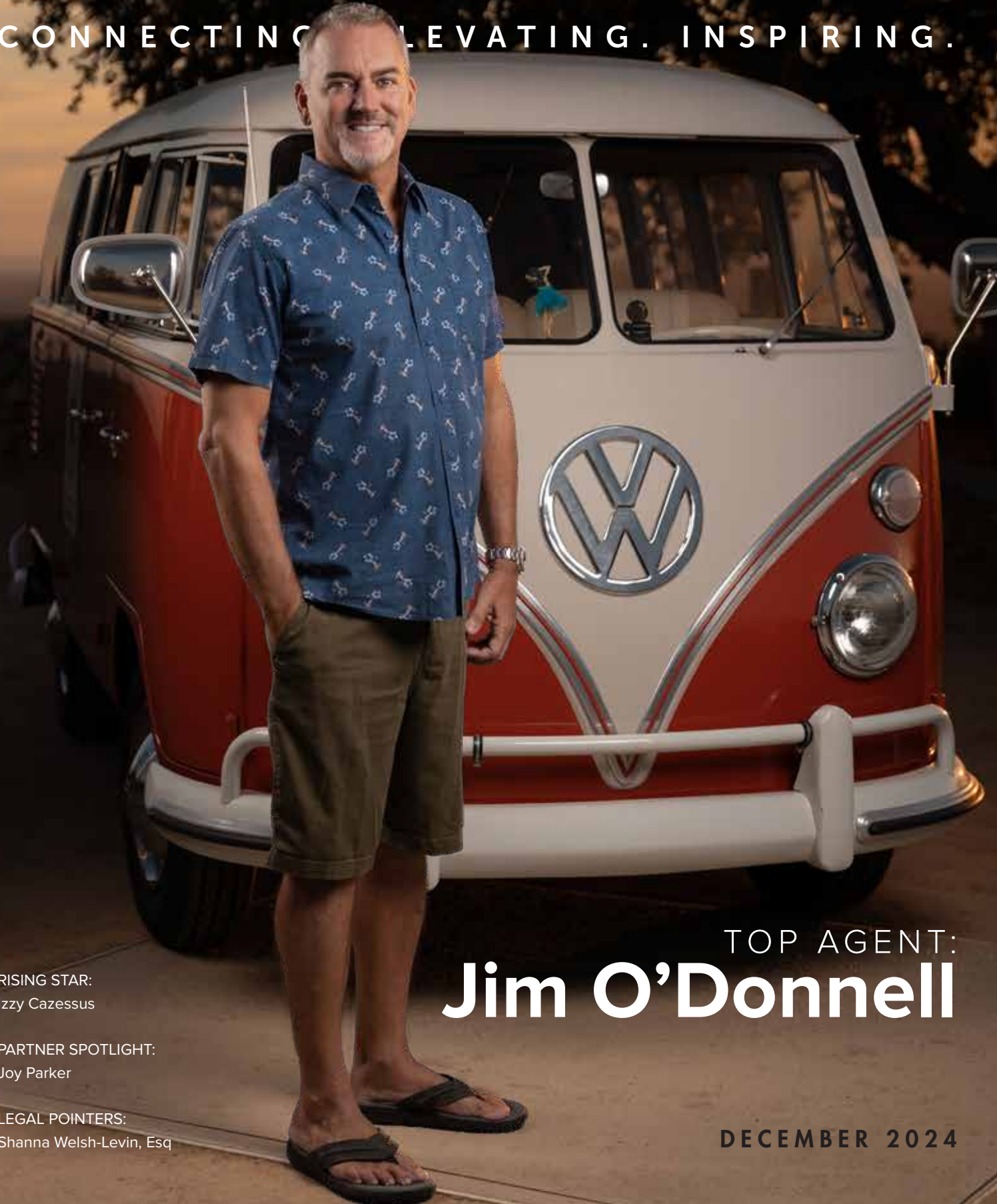


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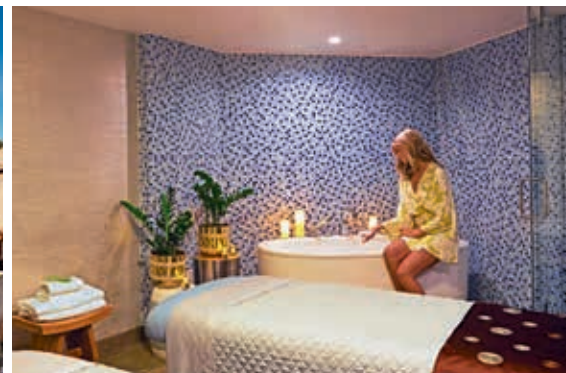
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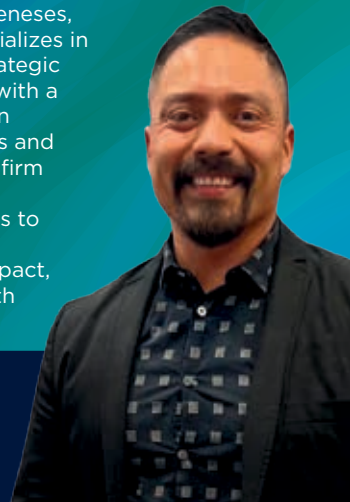
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► publisher's note

Season's Greetings!

Here we are at the most wonderful time of the year—the holidays! I hope to see many of you at our Holiday Social at Novo Brazil in Mission Valley. This month, our cover story is Jim O' Donnell. You might know him from the Thursday morning East County pitch for PSAR, or maybe you've seen him in his red & white VW bus! We are also featuring Izzy Cazessus as our Rising Star. Izzy incorporates her two businesses, real estate and making beef jerky, to help show her daughter how rewards can come from hard work, and how it can be fun when you enjoy what you do. Our Partner Spotlight this month is Joy Parker of First Security Mortgage. Joy specializes in hard money, helping those deals that can be tricky get done! We also have a great legal article from Shanna Welsh-Levin and some fantastic nuggets on team building and retention from our own business development coach, Maryam Habashi, in Infuse Insights. I hope you all have enjoyed reading our magazine the last twelve months, we have certainly enjoyed getting to know so many agents and partners too. We have a lot planned for next year, more Mastermind Clinics, great Socials, and increased content that will be fun & interesting. See you in the New Year!

Cheers!

CATHY GINDER-PUBLISHER
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Recruiting Real Estate TALENT in 2024



Maryam Habashi, M.Ed.
Certified Behavior
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Why NOW is the Time to Build a Winning Team By Maryam Habashi- Transformational Business Coach

In today's competitive real estate landscape, recruiting is more than filling roles—it's about building a resilient, growth-oriented team. As a business coach and former headhunter with recruitment expertise, I know consistent, intentional recruitment is crucial for long-term success in any market.

2024 Real Estate Job Market Trends in San Diego, CA

- Turnover Increase: Licensed realtor turnover is up 20%.
- Talent Supply & Demand: San Diego saw a 12% rise in real estate licenses issued in 2023.
- Remote Flexibility: Digital tools broaden the candidate pool beyond San Diego.

Why Now?

- Evolving Client Expectations: New talent diversifies perspectives, meeting changing client needs.
- Tech-Savvy Agents: Younger agents bring skills in digital marketing and data-driven insights.
- Market Resilience: A skilled, diverse team ensures readiness for market shifts.
- Competitive Edge: Actively recruiting agencies benefit from a wider talent pool.

The Long-Term Benefits of Consistent Recruiting

- Proactive Growth: Waiting until there's an urgent need can result in reactive hires.
- Reduced Turnover: A strong system aligns candidates with roles, reducing costly turnover.
- Culture of Excellence: Prioritize quality hires, building a high-caliber team.
- Diverse Skill Set: Broader backgrounds enrich the team and strengthen client relationships.

My Proven System for Effective Recruiting

Drawing from my experience, this system helped me consistently recruit 10 licensed agents monthly, fueling growth. Steps include:

1. Ideal Candidate Profile: Define who you're seeking beyond basic qualifications.
2. Streamlined Interviewing: A structured but flexible interview process allows candidates to stand out.
3. Successful Onboarding: Comprehensive orientation with mentorship.
4. Ongoing Training: Continual learning opportunities reinforce skills and build confidence.

Pros of Recruiting

- Strengthens Brand & Culture
- Expands Market Reach & Flexibility
- Improves Adaptability

Cons of Not Recruiting Consistently

- Turnover Vulnerability
- Risk of Burnout
- Limited Growth

Build a Lasting Legacy Through Recruitment

Strategic recruitment lays the foundation for lasting success. By prioritizing recruitment and investing in systems, agencies become adaptable and growth ready.

Let's Connect to Discuss Your Recruiting Goals and Custom Systems for Quality Candidate Attraction and Onboarding.



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IZZY CAZESSUS

→ rising star

When did you start your career in real estate?

I started my career four years ago when I decided the medical field was no longer working for the changes that were happening in my life, especially after my mother-in-law lost her battle with ovarian cancer. I am grateful for the ten years I spent in the medical field, which taught me to listen to the needs of my patients and develop a strong bedside manner. Now, I use those skills in my real estate career to connect with my clients and win them over with my charm. I truly become like family with all my clients.

What did you do before you became a realtor?

My first job was selling candy bars, and I've been in sales ever since! I consistently won competitions for selling the most skincare products and closing on procedures. I believe my experience in the medical field really prepared me for real estate. Both fields share similarities: in dermatology, women would come in to look and feel better and gain confidence. In real estate, people seek the opportunity to build wealth and enhance their confidence.

What are you passionate about right now in your business?

I'm passionate about securing the best deals and terms for my clients. I call myself an eXpert negotiator (since I'm with eXp

Realty) and love highlighting my clients' wins on social media. Being able to say I got an offer accepted \$233,000 below the original list price, along with seller credits, truly excites me. Seeing my clients light up when I share the good news is the best part! I even love to prank them on the accepted offer calls by saying, "I have bad news—I can't take you to see homes anymore... we got our offer

Selling Homes & Jerky While Enjoying Every Minute

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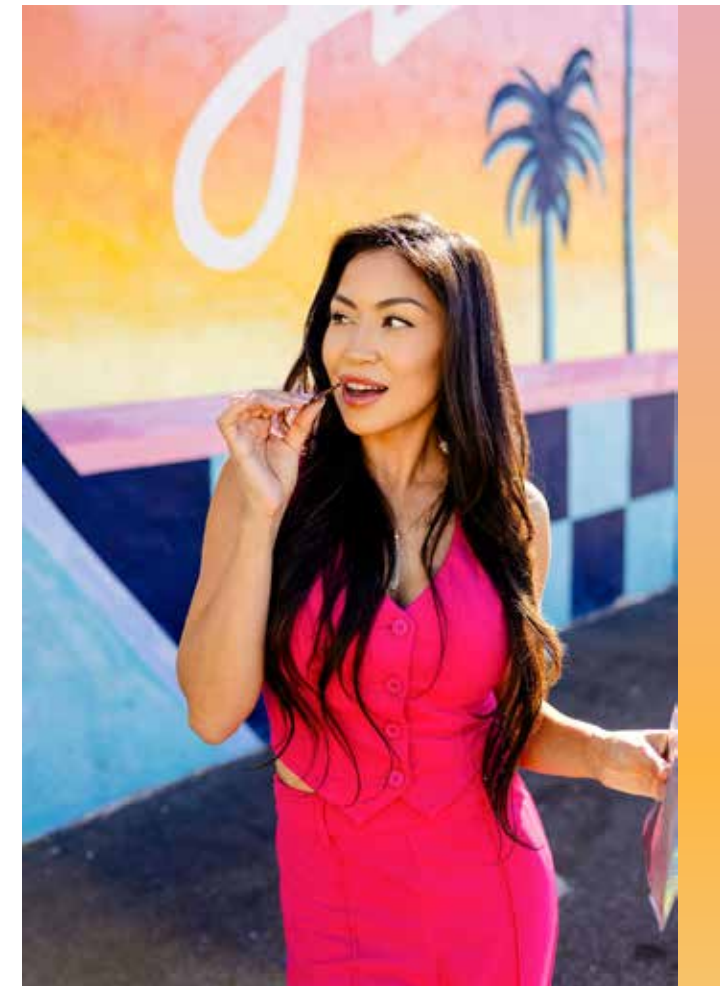
accepted!" It's such a rewarding feeling, even with the ups and downs of this career.

What has been the most rewarding part of your business?

The most rewarding part has been incorporating my daughter into my work and my second business. She gets to see me work hard to provide her with the lifestyle she deserves while learning the importance of dedication. She often joins me on showings and helps with open houses. I call her my lucky charm because every time she's with me, I seem to get good luck—like having offers accepted or homes sold. I also feel blessed that she can stay home with me while I work on my second business, Bizzy Jerky. She proudly tells everyone at school that her mommy makes the best beef jerky and helps me sell it. My jerky has even helped us secure offers, and clients often choose to work with me because they love my story. Who doesn't love jerky? I also gift a bag of jerky to the listing agent as my business card they love it! Unless they are vegan, then they give it to friend or family member.

What was your biggest challenge as a realtor?

My biggest challenge has been finding balance. It's tough to manage my schedule as a full-time mom, full-time realtor, and full-time jerky chef—plus all the household responsibilities! I'm learning to stick to my time blocks and organize my schedule to avoid overworking myself. I never wanted to become a workaholic, and I don't want my daughter to ask why I'm always working. To help with this, I make it a point to spend one on one time with her, taking care of older horses near our home: that's my therapy. I've always had a fascination with horses, and now



I get to share that love with her. She's now been in horseback riding classes for two months now and we love that bonding time every week.

What's your favorite part of being a realtor?

I'd have to say it's exploring beautiful, unique, and even some of

the worst homes! There's always something new, so it never gets boring. But the best part is handing over keys to my clients and allowing my daughter to see that success; it shows her that homeownership is possible, and she too can achieve this success!

How does Real Estate fit into your dreams and goals?

Real estate allows me to control my schedule, which is essential for my dreams and goals. I can go on field trips with my daughter or take her to Disneyland. I want her to understand that mommy works hard to provide everything she wants, but she also needs to work for it. I involve her in my jerky orders and bring her to open houses to charm guests into buying. She even helps give tours! When she was in kindergarten the teacher asked her what she wanted to do when she grows up and she said, sell houses like my mommy! I know I'm doing something right when she brought that work sheet home to me, she's going to be far better than me because she's learning so young.

What are your hobbies and interests outside of Real Estate?

I love to play tennis even though I have not made time for it lately. What has been a wonderful time is watching my daughter during her horseback riding lessons. We have learned how to care for a horse by learning how to groom, clean the

hooves and saddle her up. We do this once a week and I love it because I've always wanted to own a horse.

Define success

Even though I've been in real estate for four years, I didn't feel truly content until recently. I now feel confident and believe I'm an eXpert in my field. This has been my best year, and it's all thanks to my mentor and his partner, Paul and Eddie, whom I call my fathers. They've given me tough love, didn't hold my hand, and shared hard truths, which pushed me to put on my big girl pants and get it done! They've truly skyrocketed my career, revamping my social media and giving me guidance on how to attract my ideal clients. I'm deeply grateful for them. With this newfound passion for enhancing my Instagram, I've been able to connect with people across the country. I've closed several deals out of state through eXp referral partners, and many people looking to relocate to or from San Diego have reached out for my guidance because I advertise that I can help you even out of state!



I CALL HER MY LUCKY CHARM

because every time she's with me, I seem to get good luck—like having offers accepted or homes sold.

In Closing, is there anything else you would like to say?

I think just how I'm passionate about my jerky and how I can incorporate it with my real estate career that I'm also passionate about. Both businesses started at the same time, after my mother-in-law passed. She lit a fire in me to stay strong like she did and never give up. Two weeks after she passed, I created my jerky business, started a website and began selling. Then I got my real estate license and have been doing both ever since. Thank you so much for featuring me and allowing me to share my story. My full jerky slogan is "Bizzy Jerky for the Bizzy Body", and I now go by Izzy the jerky realtor on my Instagram handle.

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Relocation Assistance, Lease Buyouts, & Cash for Keys

By Shanna Welsh-Levin, Esq.



AREN'T THEY ALL THE SAME THING?

Do landlords in California need to know the difference between relocation assistance, cash-for-keys, and lease buyout agreements? They all sound like the same thing. Does anyone know when relocation assistance is required and when is it optional? Does the City of San Diego tenant protection law use the term “buyout agreement” to mean something totally different than the meaning given by many attorneys? Can we just stick to the good ol’ “cash for keys” that we’re familiar with? When did it get so complicated?

Most landlords and property managers like to handle these tenant negotiations and agreements on their own. But when should an attorney get involved? If you want to be on the lookout for pitfalls, read on.

When we say, “cash for keys”, we usually mean the old school type of cash for keys agreement. This is an informal negotiation resulting in an agreed move-out date, an amount of money that will be paid on the move-out date, and a final meeting to exchange the money for the keys to the property. This kind of agreement can be effective in its unwritten simplicity. If the tenant is not ready to turn over the keys on the agreed date, they won’t get the money, and they might have to fight an eviction instead. These agreements are pretty effective.

Should an old school cash-for-keys agreement be in writing? It could be helpful if the tenant does not move out on the agreed date. The agreement can be used *in lieu* of other eviction notices to support the immediate filing of an eviction. The written agreement can have additional terms relating to the tenant’s obligation to leave the property in good condition, and it may provide the landlord with an

opportunity to inspect the property prior to delivering the cash. If the property is not delivered in satisfactory condition, the written agreement may support the landlord’s right to withhold the cash, renegotiate the amount, or pursue the tenant in court. The written agreement can also address how the tenant’s security deposit will be handled.

Here is a note regarding security deposits: It is always recommended that the condition of the property and the security deposit be assessed *after* the tenant moves out, when the landlord has a chance to do a thorough inspection and determine the cost of repairs. Doing a property inspection with the tenant in tow, and before all of their personal belongings are removed, may result in missed details, mistakes, and losses to the landlord.

The term “relocation assistance” is used in the California Tenant Protection Act, and other tenant protection laws, as an amount of money that is required to be paid to a tenant in order to terminate a tenancy. If the landlord issues a 30-day or 60-day notice to terminate a tenancy, they may be required by law to provide the tenant with a certain amount of relocation assistance in the amount of one-, two-, or three-months’ rent equivalent.

While relocation assistance seems very similar to cash-for-keys, the result is different. Relocation assistance is usually presented to the tenant in the form of a notice to terminate the tenancy and paid in the form of a rent waiver for the last month or months of rent, or it is paid by cash or check *prior* to the final move-out date. Problems arise when the tenant receives the benefit of the relocation assistance, and still does not

move out. In these cases, the law says that the tenant owes the landlord compensation for the relocation assistance and holdover rent. But this leaves the landlord holding the bag, potentially still having to pursue an eviction and judgment in order to remove the tenant and try to collect compensation later on. Unfortunately, this is how the law is written. It’s not convenient for landlords.

Then we have “buyout agreements”. Generally, lawyers think of a lease buyout agreement as a transaction in which a tenant has an unexpired lease term; for instance, they are six months into a one-year lease. Then the landlord needs to terminate the lease early but does not have the legal right to do so. The landlord may offer to buy the tenant out of the lease with a cash incentive equivalent to the value of the unexpired term, the difference between the cost of the unexpired term and the cost of rent for another similar property, plus moving expenses and any other amounts the parties agree to. This traditional buyout agreement is an open negotiation in which the parties figure out what it will take to get the tenant to move out. The terms are not usually dictated by law, and it can be executed similar to a cash-for-keys agreement, with payment to be made upon confirmation that the tenant has removed their belongings from the premises.

A new definition of “buyout agreement” was coined by a local law created in the City of San Diego. In its latest tenant protection ordinance, the city requires many landlords to provide an initial “buyout disclosure” prior to negotiating with the tenant, and then use specific language in a written “buyout agreement. The landlord cannot offer an amount that is less than what the tenant would be entitled to as relocation assistance under the same law. This law uses the terms “relocation assistance” and “buyout agreement” to mean two different things.

Seriously, can we make this any more complicated? Certainly, local officials and legislators will continue to think of ways to make real estate investors regret their decision to go into business providing housing to the workforce. Why? Because housing is in demand and lawmakers believe that it levels the playing field. Deterring landlords from removing tenants from properties might keep rents more stable. One supposed reason for a landlord to move a tenant out is so they can charge higher rent to a new tenant.

The advantage to negotiating cash for keys, or a buyout agreement, instead of issuing a notice to terminate the tenancy and paying relocation assistance, is that

the terms of the negotiated agreements are more flexible. Attorneys might throw in other provisions when negotiating a move-out agreement or buyout agreement, such as a release of claims, a hold harmless agreement, specifics relating to repairs that the tenant must do prior to moving out, opportunities for the landlord to enter the premises in order to inspect or make repairs.

When discussing options with landlords, it is always important to review the possibility of a negotiated move-out agreement or buyout agreement, and to make sure that the negotiation and final agreement are in compliance with State and local laws. Since these laws are always changing, it is wise for a landlord or property manager to retain competent legal counsel who is familiar with local laws and who stays up to date.

So. Cal. Realty Law, APC, is always helping landlords stay in compliance with new laws, old laws, and everything in between. Find more information on our social media, newsletter email list, and monthly webinars. Just go to www.socalrealtylaw.com to sign up!

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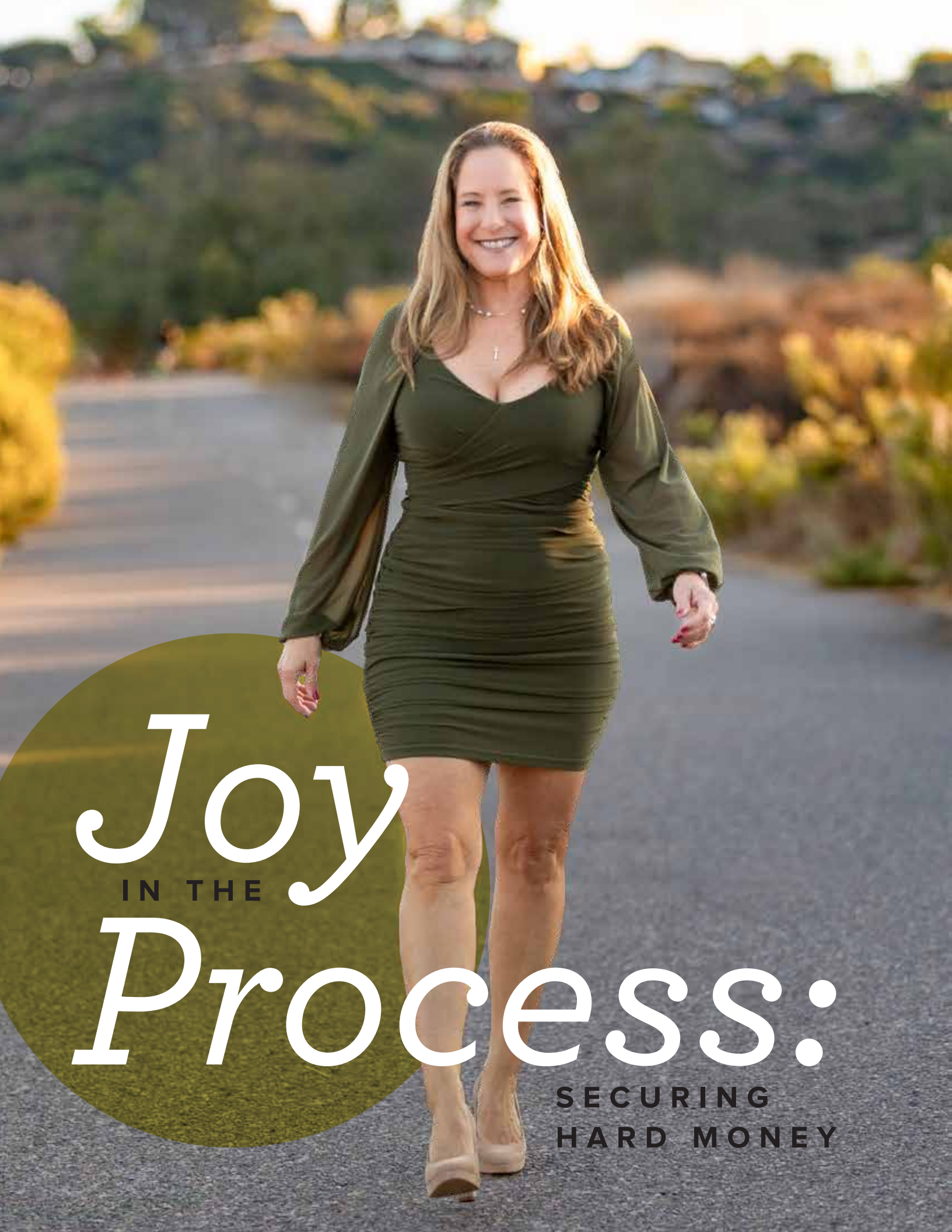


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Joy

IN THE

Process:

SECURING
HARD MONEY

By Annie Petersen
Photos by Brandon Pease- Linked Preview, LLC

Simply Joy.

No pun intended, and it is the *simplest* way to summarize Joy Parker and the work she does as a hard money lender at First Security Mortgage. One might go as far to say that *joy* may be the very essence of the experience a real estate agent or client has when they work with Joy.

In the field of real estate since 2004, she is a leader in the industry serving both as a broker and as hard money lender. She is also the incoming President-Elect for the Women's Council of Realtors for San Diego County.

"I have the opportunity to work with both realtors to help their clients, but I also have had the opportunity to work with a client directly, which is very rewarding," said Joy. "They're very grateful. I've had more than one client at the end of the transaction thank me, and then say, 'you know I am still going to call you every day.'"

It's no wonder someone might want to keep the connection after working with Joy in the process of getting a loan. The work she does alongside her son, Wes, is all about solving puzzles for the people who might have a hard time putting together all the pieces.

"People don't generally come to me if it's easy peasy," she said. "There is some reason why they cannot get a traditional loan, and then I come in and make it happen."

Making things happen is truly what hard money is all about, since it's about making loans possible for those who, for some reason, don't qualify for a traditional loan. Sometimes, it isn't the individual who does not qualify for the loan – but the home itself.

And for that reason, every scenario is looked at differently and to provide the best possible outcome to the client. Sometimes, it's a last resort scenario.

"It gives realtors an opportunity to help their clients get into the home they want," she said. Sometimes the situations involve divorce, where



one party needs to buy the other out, so Joy and her team pull money out of the home through equity to do that. Another common scenario where hard money may be useful is when there is a death in a family and children are looking to buy each other out so that one child can keep the home.

As Joy describes her process, there's a phrase that is almost on repeat and it's all about being there to help. She really wants people to know she genuinely cares about clients and the experience they get to have.

This is especially relevant in a post-COVID shut down world when people may have lost their job, their business sold down, or they got behind on their house payments and now things are picking back up, they are making money again but still need to get caught up. Joy says that because someone may have had some late payments, a typical lender won't help, and First Security Mortgage will.

While reflecting on clients who say they still want to call every day, Joy says it's something she brings to the table: "I feel like I have the gift of listening and being able to calm them down and let them know that you know what, we've got a solution. Everything's going to be okay. We're going to get you what you need."

It really is that simple.

- If you are a realtor with a certain scenario, your client can put 30% down, and for some reason do not qualify for a traditional loan, contact Joy.
- Provide the details of the scenario and within an hour, typically, she will know whether she can do the loan.
- If she can do a loan, she will create a proposal of the exact terms.

If she doesn't answer right away, she might be taking in the sunrise during a morning hike up Cowles Mountain or visiting her daughter, son-in-law, and grandchildren in Costa Rica.

Otherwise, she says, "I'm always willing to take their call."



**I'M ALWAYS
WILLING TO TAKE
THEIR CALL.**

Driven to Succeed

JIM O' DONNELL AND HIS BUS OF FUN & POSSIBILITY

By Annie Petersen | Photos by Calder Pearce - Golden Lens Media

Spend an hour with Jim O'Donnell and his 1965 Volkswagen bus and one might have flashbacks to the children's book character "Ms. Frizzle" and her own magic school bus. In one of the book's, the red-haired teacher ends up inside a human body and the class gets to explore everything about the body's systems.

"I am remembering red blood cells," Jim said upon this reflection.

This children's book had the ability of educating children, or inspiring interest about a topic that might otherwise seem scary and unfamiliar. Like Ms. Frizzle, Jim has this unique ability of being crystal clear on the results he can help people achieve while giving them the opportunity to be heard, seen, and perhaps laugh a little.

Or they might just remember "The Partridge Family."

"People love the bus," he said. "They talk about it. Driving the bus around brings happiness to people, and same with me. If I pull up to an appointment in

the bus, it just starts a different conversation. They have stories about relatives, and their grandma, taking them out the beach. You know, it just makes people happy."

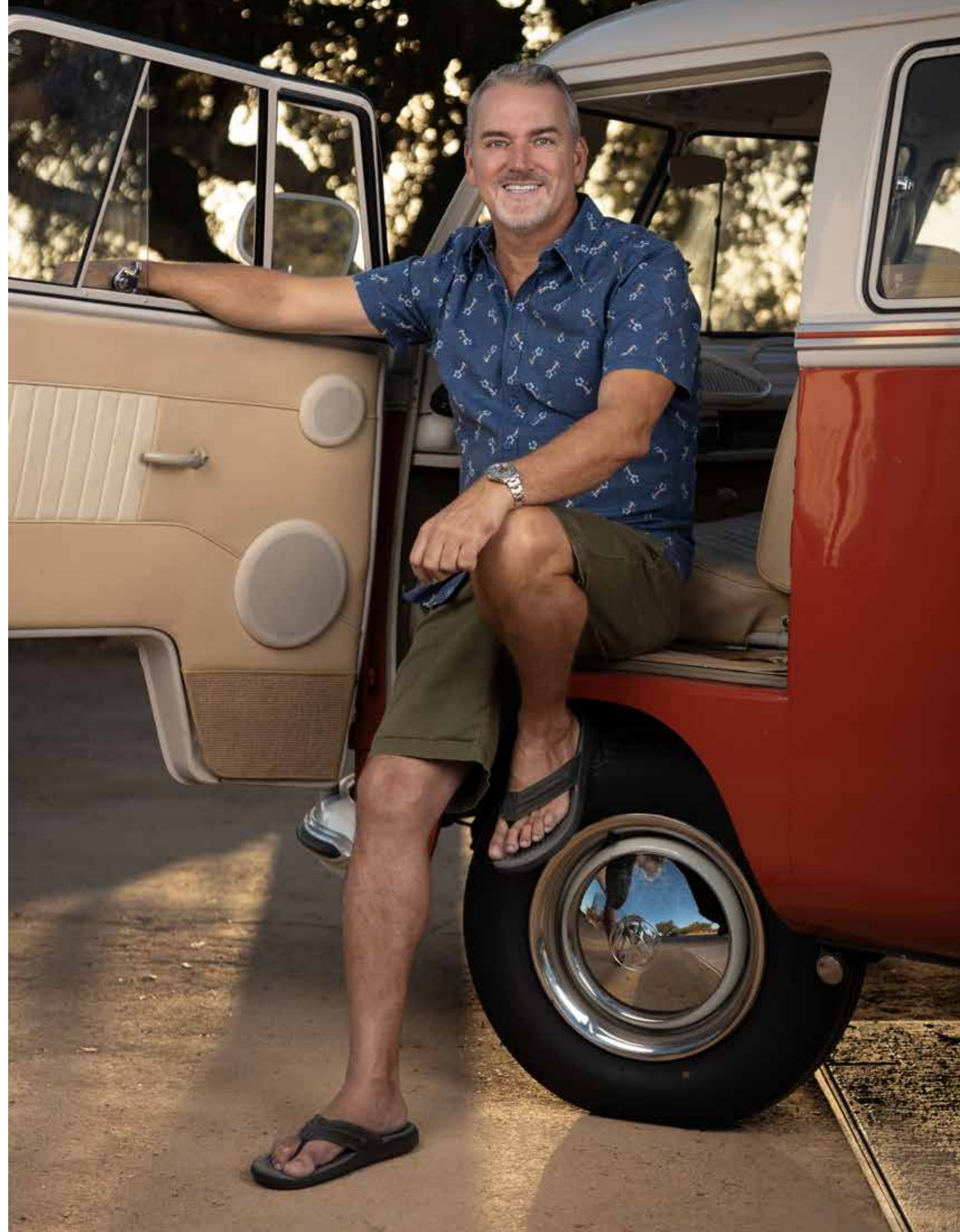
There is more to Jim O'Donnell than the bus that brings a smile to people and that is his professional experience of being in a very people-based career. He brings to the table nearly 25 years as a human resources executive for J.P. Morgan Chase, a role that meant navigating situations involving different people, listening from a neutral place, and a willingness to have uncommon, often uncomfortable conversations.

He's always enjoyed real estate, though. Even while working in his former career, he had his

own real estate investments in Southern California and Hawaii. Jim also worked with nonprofits across the United States focused on home ownership and community revitalization.

"I got to see at the highest-level what states and cities were doing, and then I got to see it at the homeowner level, people going through programs, programs that put home ownership in the hands of the people within their neighborhood," Jim said. "It's not just about the home. Home ownership just does tremendous things to neighborhoods and communities."

These days, Jim works primarily with established homeowners downsizing or upsizing for one reason or another and enjoys every minute of it and on his terms.





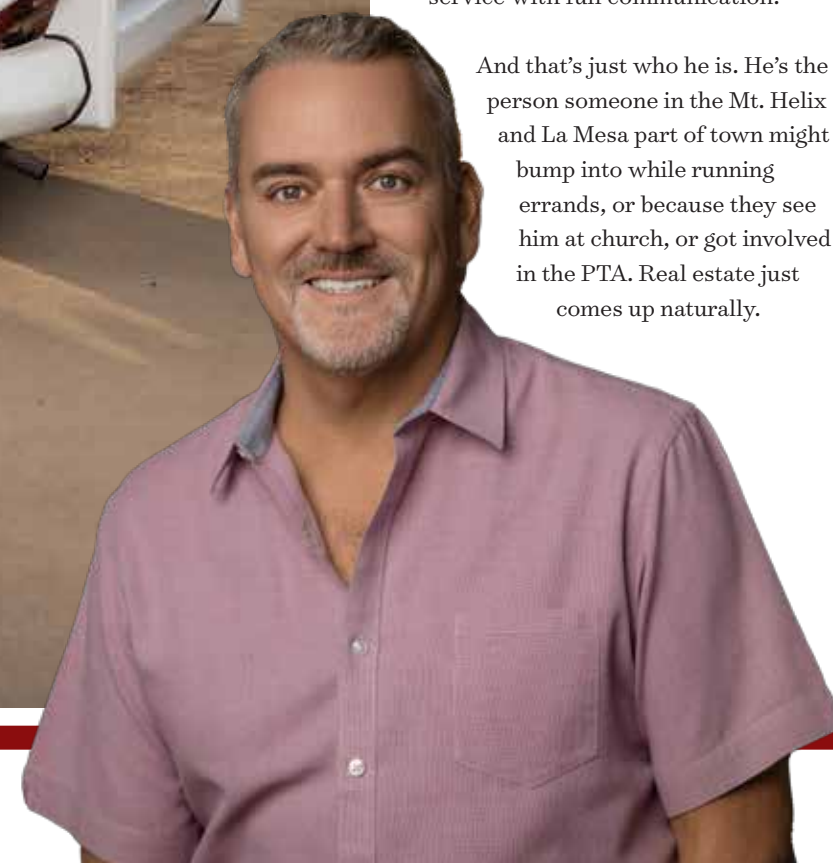
YOU KNOW,
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“I know my worth,” he said about when he schedules client appointments. It’s about knowing the difference between a real emergency and a made-up emergency and honoring his time and energy for the benefit of the people he serves. Creating and honoring a schedule that works for him allows Jim to be operating from a success mindset while communicating the information of utmost importance to his clients.

“I understand how important this transaction is, and I pay attention to the details,” said Jim. “I know when to escalate things and when to take on the stress. I just tell my clients, ‘I got this, and you will know when I am concerned about something, and I will share it with you.’”

Borrowing from his experience in human resources, Jim says there is very little that cannot be fixed or addressed with communication and transparency. He’s aware that his clients may have up to ten different options within a mile radius and it’s important to him to provide full-time service with full communication.

And that’s just who he is. He’s the person someone in the Mt. Helix and La Mesa part of town might bump into while running errands, or because they see him at church, or got involved in the PTA. Real estate just comes up naturally.



IF YOU ARE GOING TO DO SOMETHING, DO IT. ”

Jim described a referral he got from someone involved in the PTA and it came from someone he had not had much interaction with and there were other real estate agents involved in that PTA.

He recalls this woman saying, “Jim, you get things done. In all these meetings, you got stuff done, you move things along, regardless of whether it is easy or not. I wanted my brother to have that same experience.”

It’s this dedication, as well as an innate combination of drive and a winning mindset that creates his success, and then, the success for his clients.

Come for the bus.

Stay for buying that perfect home.

And the entire time, experience a front row seat of a masterclass of living a prosperous life. In his own words:

“When I buy a lottery ticket, I honestly believe every time I am winning. I don’t go into it, oh, what the heck. I enter the lottery, and I am waiting for them to call my number. Do they call all the time? Never. They do occasionally. But that is my mindset. If you are going to do something, do it.”

Because...

“I believe you get one shot at this life, so take it all in, enjoy as much as you can. Be good at what you do, make your clients your priority, and good things will happen for everyone.”



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