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TABLE OF CONTENTS

	06 Index of Preferred Partners		14 Cover Rewind: Parisa Houshang		18 Ask the Guru: Industry Calamity?
	22 Agent Spotlight: Debra Douglass		28 Agent Spotlight: Kathleen Monroe		34 Cover Story: Kaylyn Floryan

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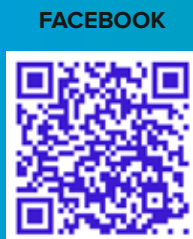
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Dream BIG with S.M.A.R.T. Goals for Success This Year!

Dear Real Producers of South OC,

As we cross the threshold to 2024, I can't help but feel the excitement that comes with a fresh start! There's no one I'd rather ring in the New Year with than this amazing community — a group that continues to embody excellence.

A new year signifies new hopes, new goals, and undoubtedly, new challenges. It's a time to reflect on where you are now and set your sights on the future. Here at South OC Real Producers, we believe in the power of S.M.A.R.T. goals.

S.M.A.R.T. stands for 'Specific, Measurable, Achievable, Relevant, and Time-Bound' — five crucial aspects that lend focus and flexibility to your aspirations. Specificity, ensuring your goal is simple, sensible, and significant. Measurability, defining the data that will gauge your success. Achievability, ensuring you have the skills and resources needed. Relevance, aligning your goal with the bigger picture. Time-bound, setting a deadline that propels action.

The specificity of S.M.A.R.T. goals makes them more than just resolutions; they become actionable plans. What will you achieve? What data will measure your success?

Are you sure you can do this, and does it align with your broader objectives? What's the deadline?

In the spirit of setting intentions, mark your calendars for February 26th for a "What's Working" mastermind at Marbella Country Club. We're thrilled to bring another exclusive networking event to the South OC Real Producers community! This intimate gathering allows top producers to learn from exceptional panelists and each other. Keep an eye on your inbox for your exclusive invitation!

Wishing you all the best in 2024. Here's to another year of inspiring, connecting, and elevating our top producers and preferred partners!

With gratitude,

Michele Kader

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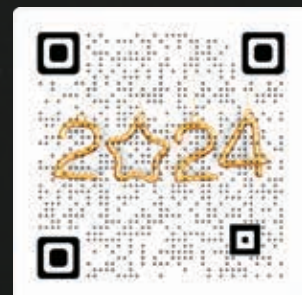
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2024

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cover rewind *Parisa* HOUSHANGI

FEBRUARY 2022 COVER STORY

WHERE IS SHE NOW?

Over the past two years since she was featured on the cover of *South Orange County Real Producers* in February 2022, Parisa Houshang, a dedicated real estate professional, has implemented transformative changes in her business. By expanding her team with a full-time assistant and a showing agent, she reclaimed valuable time previously spent on administrative tasks and marketing, enabling her to focus on her clients and negotiations. With a shift from 70-hour workweeks to 40-hour ones, her productivity soared while allowing for a better work-life balance, positively impacting her overall success.

Recognizing the importance of client care and community engagement, Parisa has honed her business strategy to focus on client relationships and referral-based growth. By hosting regular events, educational seminars, and community activities, she has cultivated a devoted client base, highlighting the significance of her client database in driving her business forward.

A memorable success story in her career involved assisting a disabled veteran facing foreclosure. Overcoming challenges such as unexpected property damage during a sale, Parisa and her team navigated through complexities, ensuring a successful transaction and the veteran's secure relocation. This experience emphasized the importance of problem solving, positivity, and fair dealings between parties, leaving a lasting impact on Parisa's approach.

With the slogan "Your Realtor For Life," Parisa maintains close relationships with her clients, aiming for their long-term loyalty. Her short-term goal involves expanding her team by adding a buyer's agent to focus more on listings, while her long-term ambition is to acquire five to 10 investment properties, facilitating a gradual transition towards retirement by delegating responsibilities to her team.

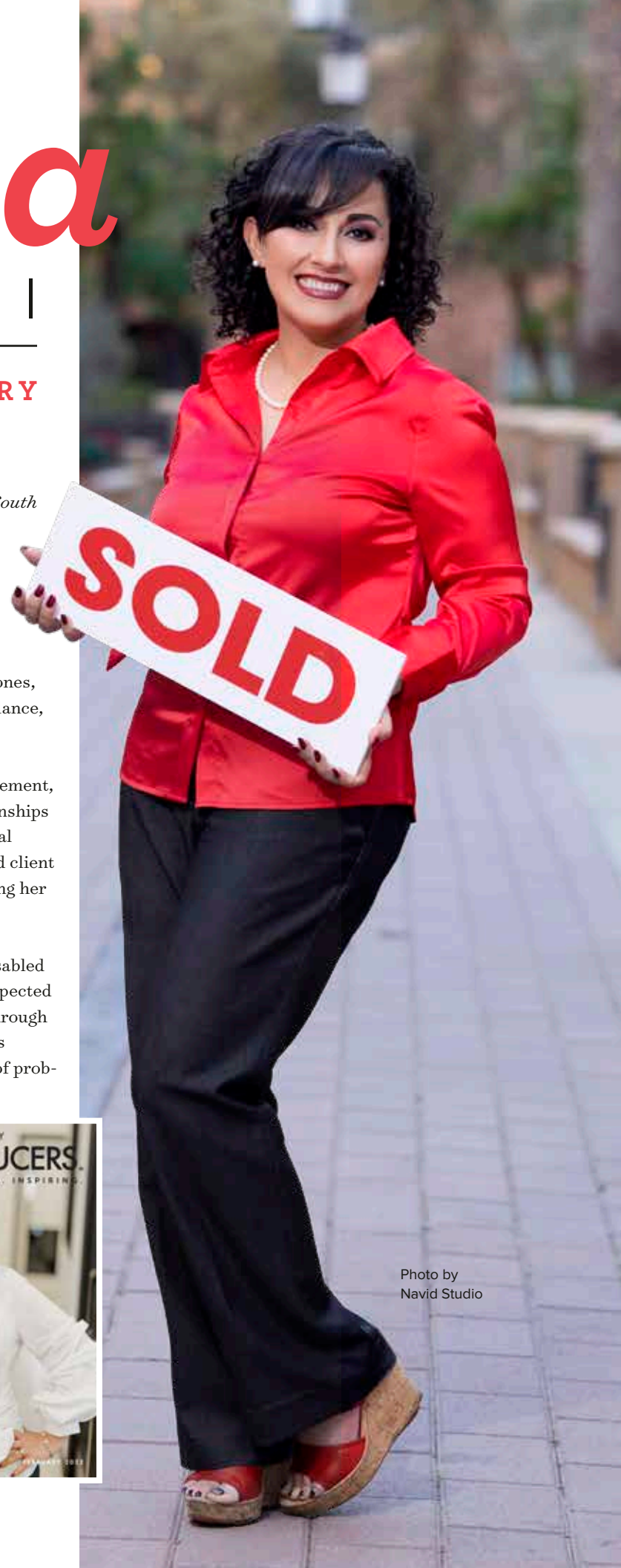


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► ask the guru

INDUSTRY CALAMITY?

DEAR GURU: What is the impact on the major industry commission lawsuit that NAR and major brokerage companies just lost?

Mark Winters, Compass

DEAR MARK: This is perhaps one of the most stunning events ever to happen in the real estate industry. For over 100 years, the tradition of sellers paying the entire commission to the listing agent, who in turn, via the MLS,

agrees to split it with the buyer's agent, may completely change the core system of compensation for buyer's agents. Within three hours, the jury ruled it was "price fixing" and the Feds could immediately enforce the fact that buyers will now have to pay their agent versus a seller sub-agency. Not exactly what the industry needs now! The almost \$2 billion judgment could easily triple to \$6 billion. The NAR alone is worth about \$1 billion.

Most of the major firms would have to contribute to the remainder of the settlement. If the NAR et al. lose the appeal, our entire industry is effectively bankrupt. Beyond the looming economic industry disaster, consumer and agent confusion will be analogous to a comet hitting the Earth... Trying to speculate on the consequences is wildly unpredictable.

The consumer and the media, as usual, think real estate agents make gazillions of dollars doing next to nothing. We live this lavish lifestyle as portrayed on reality TV shows. Of course, reality TV is one of the best oxymorons ever invented. We must give credit to the founder of that term. Got to love Hollywood! Look at the NAR stats on 1.6 million Realtors: The average agent income is between \$40,000 to \$60,000 per year ... and I believe that's before expenses. If you look at net income, a real estate agent might be better off financially by flipping burgers at In-N-Out.

So who wins? Supposedly, the consumer. What's the reality if the judgment sticks? First-time buyers get hurt the most. They barely have enough money saved for a down payment and closing costs ... and now, they have to pay the agent's commission on top of that.

In my humble opinion, this is perhaps one of the dumbest ideas this Guru has ever seen in my multidecade career. Granted, there may be a more innovative solution; but this paradigm shift, if implemented, would combine the worst of natural disasters: Think earthquake-creating tsunamis, Category 5 hurricanes with tornadoes, and the largest wildfire known to mankind. Perhaps the movie "Sharknado" could be our theme.

I am not trying to be an alarmist; however, it's my job as a real estate reporter to call it as I see it.

The term "buyer's agent" would fade away while dominant listing agents would be the beneficiaries. If this scenario plays out, it seems likely they would double-end more sales as well.

The current market is already frozen due to interest rates jumping from 3 percent to 8 percent in only 24 months. For example, the average O.C. home is worth about \$1 million. With a healthy down payment of 20 percent and a loan of \$800,000 these days, payment on that home has increased by \$3,333 per month! And that's not even counting property taxes, HOAs, and the next possible crisis, homeowner insurance.

Needless to say, buyer affordability is at a four-decade low. Welcome to the new market. It's not returning to what it was anytime soon. Obviously, inventory is scarce and will likely remain that way for three years or more. Why? Homeowners refinanced to 3 percent mortgages. Why would they sell? In fact, they could buy another home and rent the existing one for positive cash flow in many cases. Thus, even lower inventory.

Regardless of the appeal outcome or current chaos, together we will survive. The only thing certain about certainty is uncertainty. Take a few spa days. Love the family and friends. This too will pass.

In conclusion, I'm thinking about In-N-Out for a late breakfast. Remember: Attitude is job number one. Fake it until you make it! We are all in the same boat. May your holidays be blessed.

Please contact me with your questions about the industry. I am always happy to share my unvarnished truths.

Have a real estate question? Email me at Phil@RealEstateGuru.com or visit RealEstateGuru.com.



The Guru has more than four decades of experience listing and selling homes in South Orange County. As a licensed real estate broker, Phil majored in real estate at San Diego State University and is also an expert in mortgage, title, escrow, appraisal, and negotiations.

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» agent spotlight

By Dave Danielson
Photos by Jenny McMasters



Debra DOUGLASS

The Thrill of It All

When you have a passion for what you do, it shows. Those who know and work with Debra Douglass see evidence of that in the way she commits herself to helping others reach their goals. As a REALTOR® with Bullock Russell Real Estate Services, Debra enjoys the process of finding the right solution for each client.

“I love the thrill of the hunt while getting to know my clients and what they’re looking for in a home,” Debra smiles. “It all begins with being a good listener and asking the right questions.”





Debra Douglass is a Realtor with Bullock Russell Real Estate Services.

A NEW ADVENTURE

Prior to becoming a Realtor, Debra managed an investment property LLC and was actively involved in identifying properties and using other agents to conduct 1031 exchanges. With that type of experience, she made the decision to obtain her real estate license in 2013.

“It was a natural progression from helping investors purchase rental properties to guiding family and friends purchasing their primary homes,” she reflects.

And as Debra readily points out, there’s a special feeling she gets in this type of competitive environment when her client gets an offer accepted.

“Real estate can be very emotional, as well as stressful,” she adds. “But handing my clients the keys after closing and having everyone leave the table happy is very rewarding.”

ORGANIC GROWTH

About three years ago, Debra’s life pivoted in a variety of ways. She had just survived a battle with breast cancer, pivoted through some personal changes, and realized her children were largely independent.

“After some soul searching into what the next half of my life would look like, I decided to jump into selling residential full-time and never looked back,” she asserts.



Debra’s son, Spencer, is a junior on the Tesoro High School football team.



Since then, the growth for Debra has been organic. She gives a lot of credit to her team.

“I feel very fortunate to work as Flo Bullock’s and John Russell’s buyer’s agent,” she notes. “Working with two agents I admire tremendously and selling where I live in Coto De Caza is a dream come true.”

WHAT MATTERS MOST

Away from work, Debra’s world is enriched by her family, including her 20-year-old daughter, Paige, who is a junior at Tulane University, and her 17-year-old son, Spencer, who is a Tesoro High School junior and football player. She also feels fortunate to have her extended family nearby; at one time Debra had 16 family members living within a three-mile radius of her.

In her free time, Debra enjoys giving back to her community as a board member of the Education for the Children Foundation; she is also the former president of the MOMS Club of Coto de Caza, and an HOA District delegate. In 2022, she worked to develop and sponsor a community-wide document-shredding event held twice a year.

Debra is also an avid lover of the outdoors and pursues league tennis, hiking, golf and traveling whenever

presented the opportunity. An avid runner throughout her adult life, Debra has taken part in over 30 half-marathons.

GENUINE CARE AND PROFESSIONALISM

Honesty, positivity and kindness are three foundational elements in Debra’s personality ... along with her trademark, infectious laugh. She also prides herself on giving her clients the full story, with complete transparency in each stage of the process.

With her characteristic positive nature, Debra aims to lift others toward their dreams, as well. “As a breast cancer survivor, I often get asked for advice. I tell people that everything will be okay; focus on your family, stay positive, and know that we have so much of our lives ahead of us,” Debra emphasizes. “I believe challenges make us stronger.”

Looking ahead, the thrill in what Debra does each day is unlikely to wane any time soon. She continues to seek out new, imaginative ways of making real estate dreams come true for those around her.

“I am very grateful that my business has really progressed, and it has exceeded my expectations,” she concludes. “Right now, with our low inventory, it is about getting creative and talking with agents ... finding properties that are off-market or coming soon. It’s challenging and exciting.”

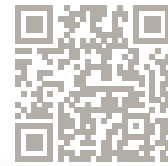


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KATHLEEN

M O N R O E

THE BEST SHOULDER TO LEAN ON

Superheroes come in many forms, and Kathleen Monroe is living proof that they don't just exist within the pages of comic books. As the broker-owner of Luxury Coastal Realty, Kathleen transcends the role of REALTOR® as someone her clients can confide in and trust wholeheartedly.

"My clients call me 'Mama Bear' and their 'Real Estate Angel,'" Kathleen notes with a smile. "Helping people transition in life is more than the mechanics of selling a home; it's being there for them, mentally and emotionally, being the calm in the chaos... Going above and beyond is a matter of course."

TOP TALENT

Before embarking on her real estate career, Kathleen was a powerhouse in the modeling and talent industry. She owned and managed the largest model and talent agency in Orange County, representing over 500 models and talents.

Kathleen's success in this field was no accident; it was built on a foundation of strong relationships, efficient marketing, skilled negotiation, and rigorous contract oversight. She believes the values and experiences from her agency played a pivotal role in her transition to real estate, as did her exposure to the business from a young age.

"I chose to proudly follow in my father's footsteps," Kathleen shares. "Growing up watching my dad as a successful Realtor and then studying for his broker's license, seeing his drive and how he handled his business with the utmost integrity and client care was a big influence; he was exuberant and everyone loved him.

"Prior to losing my dad, I told him to renew his broker's license and he said, 'No, I am passing the torch to you.' I lost my dad shortly after, and when I got my broker's license populated online with the DRE, it was certified on the anniversary of his death. I took this as a sign."

TRAILBLAZING A LEGACY

In 2005, Kathleen went all in on real estate, and her ascent was nothing short of meteoric.

"I won Rookie of the Year in six months when I started at C21, so I was asked to speak at the Hyatt that year and address 800 new agents to explain what I was doing to be so successful so fast," Kathleen recalls. "I told them to be fearless, enthusiastic, offer something of added value, and provide legendary service. Be there for your clients in the tough times."





Kathleen Monroe is the broker-owner of Luxury Coastal Realty.

“No one wants a fair-weather friend, and no one wants a fair-weather Realtor,” Kathleen adds, as she was there for her clients in the last housing recession helping them stay in their homes.

Yet, it’s not just the numbers that define Kathleen’s legacy. Over the years, she has amassed a collection of prestigious awards that demonstrate her real estate prowess, including the Five-Star Real Estate Agent for Orange County for a remarkable 15 years, Centurion recognition, and a listing in the American Institute’s 10 Best for the past five years. She has sold over 600 homes since then, closing \$28.7 million in sales with 25 successful transactions in the last fiscal year alone.

ALWAYS CLIENT-FOCUSED

Kathleen notes the rewarding part of her work is her ability to tackle the most complicated real estate

transactions and find solutions even when faced with insurmountable odds. Her clients benefit from her going-the-extra-mile approach, which includes free staging to transform homes into showcase properties, raising their perceived value and ensuring sellers get the highest possible price.

“The money comes when your heart is in the right place to help others,” she points out. “I recently had an elderly client, who has no family and was nervous about getting her driver’s license renewed. I took the time to help her study with 300 test questions and answers, and I suggested she get her eyes tested with my eye doctor. She got new glasses so she could go to the DMV to pre-test the eye chart. She passed her test with flying colors. She was so grateful that I would take the time to help her personally, but it’s never just about selling.”

OUTSIDE OF WORK

Beyond assisting clients, Kathleen treasures moments spent with family and friends. As a mother, she shares a strong bond with her daughter, Chelsea, who is a highly successful fashion designer.

“I am so passionate about my work that I guess you could call me a proverbial workaholic ... I love what I do and I am okay with that,” Kathleen laughs. “I traveled extensively when I had my modeling agency, but I still enjoy small trips. I LOVE living in Orange County; it’s not just a resort destination, but the best place to hang my hat.”

Kathleen’s philanthropic side is just as impressive: She’s dedicated countless hours to help people stay in their homes when faced with financial difficulties or predatory lending practices. Her “Save the House” campaign isn’t just a motto; it’s a crusade. Whether it’s through her professional expertise or personal assistance, Kathleen goes to great lengths to ensure her clients get a loan modification to stay in their home.

“My purpose in this life is to make a difference in other people’s lives,” she affirms.

ON THE HORIZON

Kathleen’s pivot from a thriving talent and model agency in Orange County to becoming a top Realtor showcases the heart of a true entrepreneur. Luxury Coastal Realty is a boutique brokerage that she methodically started rolling out during the pandemic. (Leonardo DiCaprio came to her \$7 million listing in Emerald Bay and said it was the best view of all the homes he had seen.)

To those aspiring to join the ranks, Kathleen offers plenty of sage advice after almost two decades in the industry.

“Don’t make excuses — be honorable, and do what you say you are going to do,” she concludes. “Lead with confidence and enthusiasm and leave your ego at home. But most importantly, be transparent and be honest. And never, ever disappoint a client. Always strive to provide legendary service, which is what clients know when they go with Monroe.”

The money comes when your heart is in the right place to help others.







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serving —
my heart
overflows
with service
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KAYLYN FLORYAN

CURATING EXCELLENCE

Kaylyn Floryan relishes any opportunity to help her clients and her team. As broker and founder of The Floryan Group at Legacy 15, Kaylyn has made her mark as a South Orange County real estate powerhouse over the last decade with a heart devoted to service and a close-knit team that shares her values.

“Nothing gives me greater joy than helping people achieve their goals, make great investments, create memories, and guide them through life-changing events,” Kaylyn explains. “I have the honor to connect with people on a deeper level for a short amount of time during what’s often one of the most important financial decisions of their lives, and I love using





The Floryan Group (from left to right: Lynette Knight, Analia Ornelas, Kaylyn Floryan, Rachel Rudesill; not pictured: Jocelyn Doumani)

that opportunity to make a positive impact, and often become lifelong friends in the process.”

An Early Start

Born and raised in Mission Viejo and Rancho Santa Margarita, Kaylyn ventured into real estate at an early age. By working as a marketing manager for a brokerage when she turned 16, Kaylyn learned the intricacies of the real estate industry.

”I was blessed with an amazing mentor in the industry: Meredith Lancona, who hired me as her marketing coordinator and took me under her wing,” Kaylyn shares. “I was able to quickly grasp the real estate industry by being immersed in an amazing office culture and never looked back.

“Knowing firsthand the importance of a strong start as a new agent has led me to the mentorship of new agents on my own, in order to help provide someone else the same opportunity I had.”

Kaylyn obtained her real estate license and began selling part-time in 2013 while still attending

college; she graduated from CSUF College of Business and Economics with a degree in finance and originally planned to pursue a different career other than real estate after finishing school.

“When I first got my license, I thought I’d sell real estate to get through college,” she reflects. “Then, the more time I spent in the industry, I realized there’s no other career I’d imagine myself doing. I built my business while still in school and got my broker’s license in 2017. Though obtaining my finance degree didn’t directly



bolster my real estate career, it did help me learn how to run a team and gave me insight into business operations.

“Education has always been important to me,” Kaylyn continues. “And by having my broker’s license — the highest form of education I can receive as an agent — it shows that I am willing to go the extra mile and has given me grounding in the legal aspects of the real estate business.”

Game Changers

In 2021, Kaylyn founded The Floryan Group, a testament to her vision for a handcrafted, elite real estate team. Selecting each member carefully based on her standards of excellence, the team of five reflects a commitment to making a positive impact in South Orange County.

”My team is continually perfecting their craft by developing and harnessing a deep market knowledge, ensuring our clients make informed and optimal real estate decisions while having a seamless experience.” Kaylyn proudly states.

“We also embrace a collaborative culture and are incredibly supportive of the team’s collective success; we lead with honesty and integrity and pride ourselves on a culture of excellence,” she adds. “It’s a tight-knit group; however, we’re

always looking to expand our team with the right person who aligns with our work ethic and mission.”

In addition to starting her team, social media has been an absolute game changer for Kaylyn, allowing her to connect with past, present, and future clients on a personal and professional level. Her approach to Instagram and other platforms has not only doubled her business every year but has also fostered a genuine connection with her audience.

”I’m not afraid to put myself out there on social media. People want to know the real you — behind the scenes and behind the curtain. Authenticity builds trust. Trust builds relationships. It’s that simple.”

More than Numbers

For Kaylyn, success is ultimately defined by the feeling derived from helping clients achieve their dreams. “I find fulfillment in every aspect of what I do and how I help my clients,” she explains. “It’s not just about closing day; it’s about navigating all of the complexities of a transaction on behalf of my clients and making the process feel effortless.”

Regardless, Kaylyn’s impressive stats speak for themselves. She racked up \$31.7 million in sales in 2022 on 24 transactions, and, at the time of this writing, is on pace to far exceed that total by the end of 2023. A consistent top performer at her brokerage, Kaylyn has received multiple diamond awards but says her most cherished prize is receiving a referral from her clients for a job well done.

A Promising Future

Beyond real estate, Kaylyn has been happily married for five years to her husband, John, and she greatly acknowledges and appreciates her husband’s support in her business endeavors. The couple enjoys exploring other countries and cultures together, with trips to Israel, France, and Spain in the past year alone, with future plans to grow their family. A five-pound shih tzu named Fabio also adds joy and playfulness to Kaylyn’s life. “Fabio is a ball of love and energy! He has quite the following on Instagram. I promise I am not that crazy dog mom, though,” Kaylyn laughs, “but he does enjoy his playdates and his birthday parties.”

As for the future, Kaylyn envisions expanding The Floryan Group and continuing to build an incredible community in South OC and in her local neighborhood in San Juan Capistrano. For new agents looking to prove themselves in what can be a tough business, Kaylyn offers some terrific parting advice from her own experience.

“Linking up with a mentor will jump-start your career ... but not just any mentor,” Kaylyn points out. “Find the right person to show you the ropes. Becoming a top producer does not happen overnight; but with the right guidance, patience, and discipline, you’ll be well on your way.”



Kaylyn Floryan is team lead of The Floryan Group at Legacy 15.



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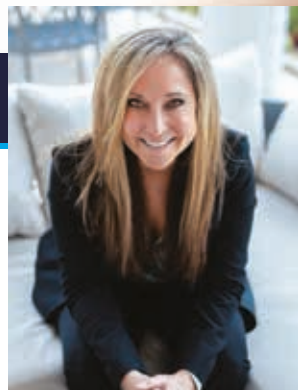
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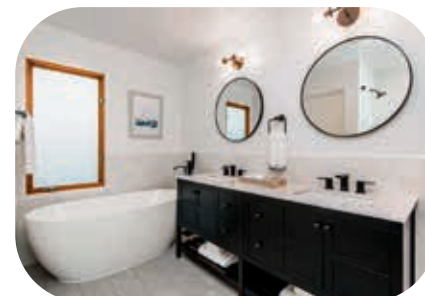
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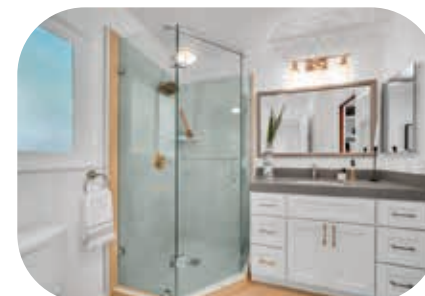


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