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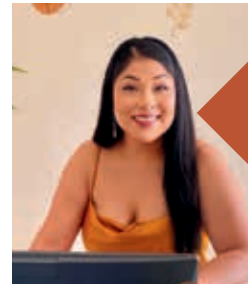
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LONG DAYS OF SUMMER



► publisher's note

Greetings!

Can you believe the year is half over already? I always love it when July comes around, for one, my favorite (an only) son was born in July, so it will always be a special month to me! I also love all that July embodies: long warm days, BBQ's with friends & family, days at the beach & on the water, and baseball! My great grandfather was a professional ball player, Blondie Purcell, that was his baseball name! I always enjoy going to ball games in the summer and think about him. This month, we are featuring Melissa Goldstein Tucci as our Top Agent, which is especially fitting given that she is the official Padres realtor! She is one busy agent, and we are so thankful for her time to speak with us. We are also featuring Kyle Gasner as our Rising Star. Kyle has only been in the business for a few years, but he is making a name for himself, and we can't wait to see more from him! We also congratulate him on his engagement to his lovely fiancée, Madelynn. Our Partner Spotlight is on Brandon Goldberg of Loan Depot. If you have not met him, you need to, he is one of the nicest people around, and he truly has the best smile! He is also a comedian, for real! I wish all of you a wonderful July, filled with long lazy summer days, enjoying all the month has to offer.

Cheers!

CATHY GINDER

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KYLE GASNER

NAVIGATING THE PEAKS AND VALLEYS OF REAL ESTATE & LIFE

Photos by Elizabeth Ireland Photography

When did you start your career in real estate?

I began my full-time career as a realtor in January of 2022 at Whissel Realty. It truly kick started it all for me. From the beginning until now, I have learned so much about running my own real estate business from, managing my own work schedule to navigating tough buyer and seller conversations effortlessly.

What did you do before you became a realtor?

Before I became a realtor, I was a student athlete playing at a small university in Ohio and then Santa Barbara. After that, I was a server/bartender at restaurants bouncing around from Hawaii and Colorado as I finished my bachelors degree at Arizona State Online. When I moved back to my hometown in San Diego, I was an ABA (Applied Behavioral Analysis) Therapist for kids with special needs.

What are you passionate about right now in your business?

Right now I am very passionate about seeing how many families I can help this year. I am extremely competitive and love to compete against myself so much so that when I realized my business was starting to take off at the beginning of the year, I made a goal to hit my YEARLY record of 10 transactions in the first 6 months. It makes me excited to think about how many families I can help build generational wealth through real estate. That is what I am passionate about.

What has been the most rewarding part of your business?

The most rewarding part of my business so far is watching how going into year 3, my business has started to go from transactional to referral. It makes me feel very proud of the service that I have



provided for families, on perhaps the biggest investment of their lives, and how it has affected them in such a positive way. Making sure that I give every family I help that same treatment, is what I strive for.

What was your biggest challenge as a realtor?

My biggest challenge so far as a realtor was navigating the mountains and valleys of real estate. I could be on cloud nine

watching every offer get accepted and my bank account growing, but I could then go 3-4 months without anything. Crickets. That was a huge reality check for me early on and something I haven't taken for granted since.

What's your favorite part of being a realtor?

I honestly don't love this question. There are so many cliché answers I could give and they are all true, but the truth is, I am so grateful that real estate allows me the opportunity to provide for my family, but also never miss the important moments at home. Time is the only thing that doesn't appreciate.

How does Real Estate fit into your dreams and goals?

Real Estate fits into my dreams and goals because I want to be able to leverage this generational wealth strategy for my family. Having a life where I am able to support my wife and children while also helping others achieve their dreams of owning real estate. I mean what's better than that? I also have a goal of one day breaking into the sports and entertainment industry for real estate. Since Melissa Tucci is in this July issue with me, I'm hoping I can get the inside scoop from her.

Tell us about your family.

My family starts with my fiancé Madelynn and my dog Banks. Without her in my life, I would not be where I am today. She constantly grounds me and makes me a better version of myself every single day. She is my rock and my best friend. My mom and dad shaped me into the man I am today, and I am forever grateful for them and all of the support they have given me. They are an inspiration to me seeing how far love can really go. My sister Kelsey has always brought the energy to any room and we have had some of the best times growing up together. Watching her become a mother to her son Kurren has been so amazing to watch, it never gets old.



“
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 WINS WHILE STILL
 LEARNING FROM LOSSES.**



Are there any charities or organizations you support?

Yes, I have been a registered Special Olympics volunteer for 4+ years. Being a part of such an amazing organization is something that I have always found an empathetic heart towards. I was drawn to these kids for as long as I can remember. Being an even stronger advocate for the Special Olympics is something that I am striving for as I continue to grow in my business. It is a huge part of me and always will be.

Any favorite books?

I'm not much of a book reader, but I am a sucker for a good biography and one of my favorite people of all time is Tim Tebow. I have read every single one of his books and my favorite is: This is the Day: Reclaim Your Dream. Ignite Your Passion. Live Your Purpose.

What are your hobbies and interests outside of the business?

I am very active, and a lot of my hobbies include playing sports. I am an avid golfer and will typically get out on the links 1-2 times a week. I also am very into trying new things. My fiancé and I like to find a new activity on Groupon and go try it. We have done cooking classes, wine & paint night, and currently we are taking ballroom/salsa dancing classes. Lastly, I would be lying if I said getting into a new series on Netflix/HBO/Peacock/etc. isn't one of my interests.

Define success

Success is celebrating wins while still learning from losses. It's lifting your chest up in confidence while staying humble. It's putting others before you even though you're ahead. It's knowing you've made it without having to say it. Success is the continuous and relentless chase of greatness that you will never reach if you constantly set new goals for yourself.

Given your status and expertise, what is some advice you would give the up-and-coming Rising Stars?

Advice that I would give to the up and coming top producer is control what you can control and stay the course. I once heard a quote, "10% of the realtors do 90% of the business". That has forever stuck with me and has always been a reminder that if you can just navigate the mountains and valleys, be relentless on YOUR OWN pursuit of success, and control what is in your control, you will be exactly where you want to be.

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GOLD MINE or BOAT ANCHOR? *Part Deux*

Happy July everyone! I hope this article finds all enjoying a great selling season...uh, I mean summer. If you are a regular reader of the magazine, you may recall an article I wrote a year or so about a young couple who had recently purchased a triplex and wanted to know how to evict some tenants who were paying severely below-market rent for years.

They had been told by their agent that evicting the tenants was easy. Just serve a sixty-day notice and, boom, they'll be getting market rent in no time, which was good because they couldn't service their loan with the existing rent. They called me to find out if there was any

way to get them out faster than sixty days. It was an uncomfortable call.

- A brief recap (the TPA)

As now all know, in 2018, California put the TPA into law; it became effective in 2020. There's quite a bit to the TPA, but the elements of the law that have the most significant impact are its rent cap and "just cause" requirement to terminate a tenancy. Before the TPA, a property owner could terminate a tenancy without any reason; they couldn't terminate for a "bad cause" (i.e., race, religion, sexual orientation, retaliation for the tenant reporting a health and safety violation, etc.) but, barring that, a landlord

could simply issue a termination of any month-to-month tenancy or any written lease when it expired. The TPA changed that.

Now, a property owner can only terminate a tenancy if 1) the tenant is violating the lease or the law in some manner; 2) not paying rent. Owners can also terminate a tenancy if they are going to 1) live in the property; 2) take the property off the rental market or 3) demolish or substantially remodel the property. They also can't increase the rent by more than five percent, plus the increase in the Consumer Price Index or ten percent (whichever is less), in one twelve-month period. This wasn't going to help the new

buyers; they needed the tenants to pay current, market rent.

There is good news. More laws have been passed and removing tenants is now even harder! I meant good news for non-paying tenants. Sorry, I have a sick sense of humor.

OWNER MOVE-IN:

A tenant can only be evicted for owner move-in if the owner or the owner's spouse, domestic partner, child, grandchild, parent, or grandparent intends to move into the unit. Any landlord planning an owner move-in must act truthfully and in good faith and comply with all state and local requirements. Effective April 1, 2024, the owner or relative must move in within 90 days after the tenant leaves and live there as their primary residence for at least 12 consecutive months. Otherwise, the unit must be offered back to the tenant at the same rent and lease terms as when the tenant left, and the tenant must be reimbursed reasonable moving expenses. Also, effective April 1, 2024, the eviction notice must include the name of the person moving in, their relationship to the owner, and that the tenant may request proof of that relationship, and there must be no other similar unit already vacant on the property that the owner or relative could move in to instead.

SUBSTANTIAL REMODEL:

This one, as they used to say in my youth, is a Doozy. To be a "substantial remodel," the landlord must plan to either

replace or substantially modify a structural, electrical, plumbing or other system in the unit in a way that requires a permit, or to abate hazardous materials within the unit. In addition, the work must not be able to be done in a safe manner with tenants in the unit and must require a tenant to vacate the unit for at least 30 consecutive days. Cosmetic renovations do not count. That's just State law; there are undoubtedly special protections for protected groups such as senior tenants. Also (get ready to fall out of your chair when you ready this), effective April 1, 2024, the eviction notice must include a description of the work to be done, copies of required permits, and a notice that if the substantial remodel is not commenced or completed, the tenant must be given the opportunity to re-rent the unit at the same rent and lease terms as when the tenant left.

Are you getting the feeling that you don't really "own" property in California anymore, but just pay for the privilege of maintaining it? I am. Suffice to say that my conversation with that young couple ended with them very quiet saying "thank you" as they hung up to contemplate their next moves.

Yes, condos, SFRs, and even some multi-unit buildings if they're less than fifteen years old are exempt from the TAP, but these exemptions must be spelled out clearly in the lease agreements. If you're representing an investor-buyer purchasing an SFR with a tenant whose written lease expired years ago, there's a good bet that the lease didn't

spell out the exemption. Maybe the seller didn't use a C.A.R. lease; the one he drafted himself, or downloaded off the interwebs, doesn't mention the exemption. In that case, some fancy legal footwork is necessary to get things back on track.

It's getting harder and harder to be a non-institutional landlord in California. Be wary about getting buyers, especially first-timers, into rental "gold mines". While there is strong demand for rental units, which will drive rental values up, but there is also a slew of laws that can make achieving those higher rates difficult for "mom and pop" landlords that don't have access to specialized legal counsel, especially with older properties and existing tenancies. As I said a year ago, when the promised "gold mine" becomes, instead, a boat anchor, you can bet the agent will be asked to help shoulder some of that weight.

Recently, I've been getting a lot of questions from listing agents and sellers about how much notice is necessary to "get the tenants out so we can sell the property." Oh boy...where do I start? This is actually the topic of my next article, so stay tuned. For now, though, here's a teaser: A landlord can't terminate a tenancy or evict a tenant simply because they're listing the property for sale. That's not one of the just-cause reasons for terminating a tenancy. Again, stay tuned but if you run into this situation between now and my next article, for Goodness' sake, give me a call!

BRANDON GREGG



FINANCIAL LITERACY LEADS THE WAY

By David Cornwell
Photos by Brandon Pease- Linked Preview, LLC

Brandon Goldberg may be a surgeon when it comes to finding the perfect home loan, but once you know him you'll find there's a comedian with a big heart inside.

"One of my biggest joys in life is laughter," says the partner of the Goldberg Team—aka Your Home Loan Surgeons. "Since I was young, I've always tried to make people laugh."

In fact, earlier in his career working with clients in the mortgage industry, he pivoted and opened the Gold Standard Solutions, to focus on consulting, booking and producing for entertainers, particularly comedians.

And while he still likes to occasionally let the standup comedian inside of him out at local open mic nights, it's people's financial futures and their financial literacy more than their laughs that he's focused on.

"We don't just get someone a mortgage," he says of the Goldberg Team. "What I'm really doing is helping people set the foundation for their financial futures."

He also says he doesn't necessarily see himself or his business as better than the competition, but decidedly different.

"We don't use the term partner loosely here," he says of the Goldberg Team's partnerships with clients. "We

do all we can to help them and help grow their businesses."

"I can confidently tell people that we're going to help them pay the least amount of interest for the shortest amount of time," he says. "But we also look at things comprehensively."

Brandon says he typically takes a consultative approach with partners, teaching them alternate ways of doing business by helping them build wealth teams with partners that include financial planners, CPAs, trust attorneys, insurance agents, and others.

Born in Brooklyn, NY, Brandon has been a Californian since his family moved to Mission Viejo when he was an infant. Already





working in the mortgage industry, he later moved to San Francisco to finish his business degree at San Francisco State University.

Having long wanted to move to San Diego, he says the perfect time finally presented itself with Covid. Just before his lease in San Francisco renewed, classes were moved online and so he moved.

“It’s such an easy place to love living,” he says of San Diego. “There’s so much to do, the weather’s perfect, all my friends are nearby, and most of my business is in the Otay Ranch area. So it’s good to be more local.”

With his parents still living in Orange County, Brandon says he sees them fairly often.

His Mom just recently retired, he says, selling her business, the Koshier Bite, that she had owned and operated

for 30 years. “It was a phenomenal deli,” he says. His father, who still works with Brandon, is semi-retired now as well.

In addition to helping build communities through loans, Brandon is also heavily invested in making his community and the real estate industry better.

He often works with the Building Industry Association, including its Project Green Light, which helps fast-track needed development. He’s also on the board of the BIA’s y|Gen group for professionals under 35 and serves on the BIA’s Sales and Marketing Council.

Financial literacy is another cause close to his heart.

“We have a financial literacy crisis in our country,” Brandon says as one reason he works with groups like First Home IQ, a nonprofit working to educate people financially so they can eventually buy their own homes.

In addition to donating part of his commissions to that organization, he also offers financial education in person or via Zoom to groups like high school students. He supports campers at Camp Kesem, designed for children whose parents are dealing with cancer and hopes to contribute more to San Diego Youth Services in the coming year.

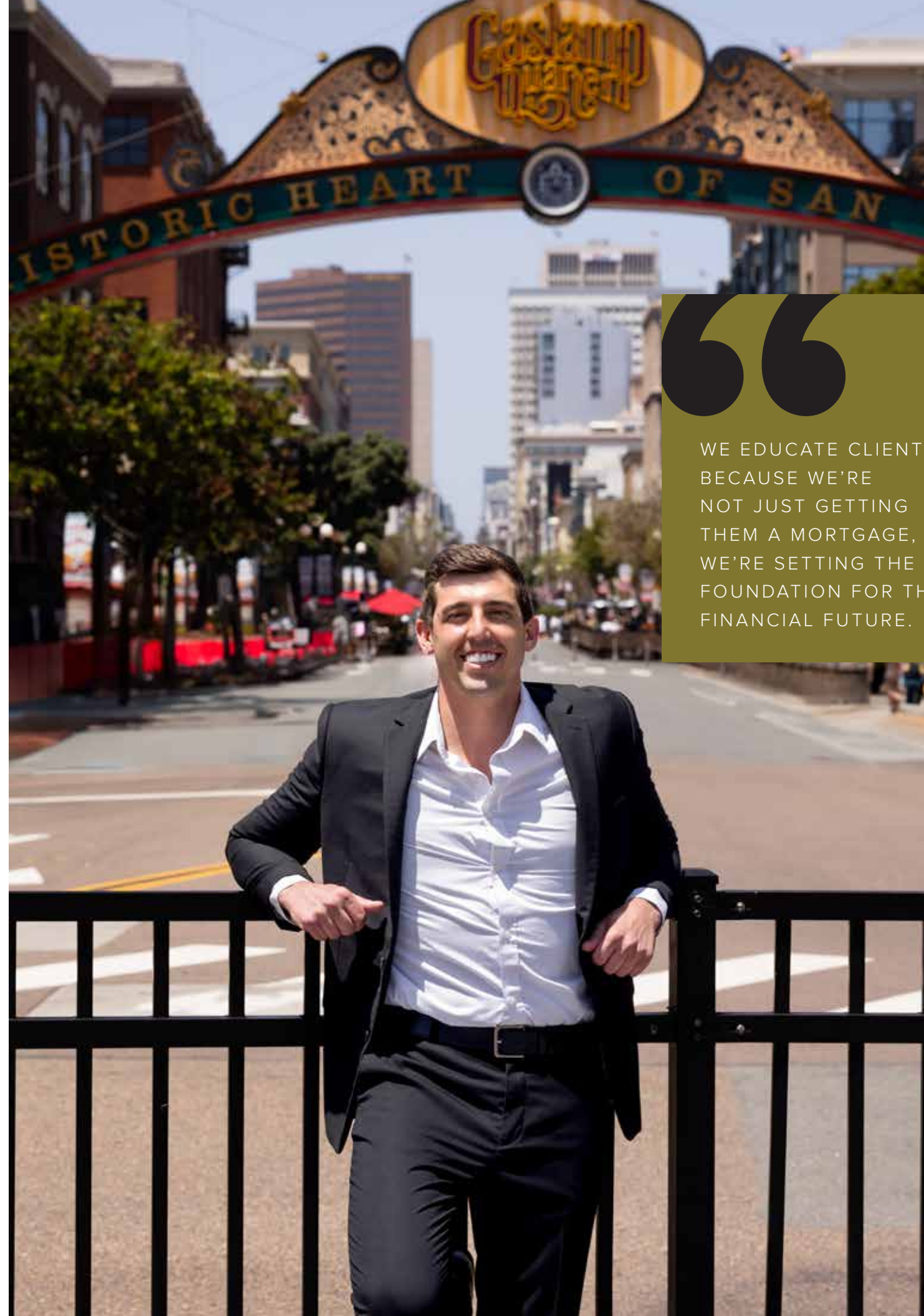
Financial education, he says, is key to everyone’s future.

“We educate clients because we’re not just getting them a mortgage, we’re setting the foundation for their financial future.”

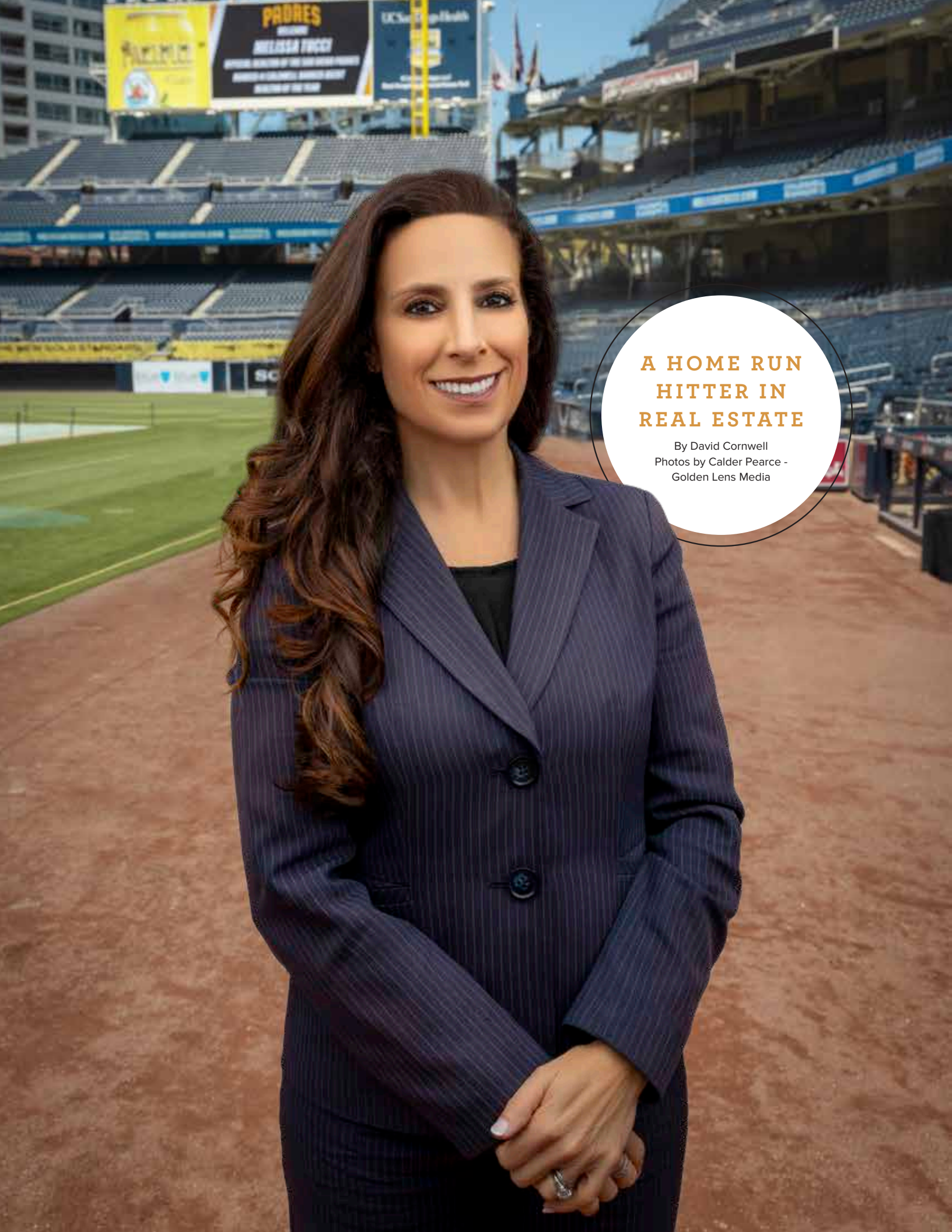
And with buying a home being one of life’s most stressful things, Goldberg says they take an approach that allows clients to “forget the financing” and focus on what’s most important to them.

“I want people to be able to focus on living their lives and it’s one of my favorite things when clients expect high levels of stress but instead tell me the loan process was really easy.”

And while there are certainly financial rewards, Brandon says the biggest reward of his job is simply “helping people accomplish their goals and then watching them grow over the years.”



“ WE EDUCATE CLIENTS BECAUSE WE’RE NOT JUST GETTING THEM A MORTGAGE, WE’RE SETTING THE FOUNDATION FOR THEIR FINANCIAL FUTURE. ”



**A HOME RUN
HITTER IN
REAL ESTATE**

By David Cornwell
Photos by Calder Pearce -
Golden Lens Media

MELISSA GOLDSMITH TUCCI

For someone who never had any intention of getting into real estate, Coldwell Banker Realtor Melissa Tucci has done pretty well for herself.

“I never imagined when I was a child that I’d be involved in real estate,” she says. Even as she looked to leave a lucrative, but unfulfilling, sales career, she didn’t consider real estate until her husband suggested it, thinking she would do well.

“I may never have intended getting into real estate,” she says. “But it certainly turned out to be my calling, one I’m very passionate about.”

The success that passion has spurred is evidenced by the lengthy list of honors and recognitions she’s received over her 20-plus years as a Realtor. Before Coldwell Banker, she was a top national and world-wide agent for Century 21.

She’s been Coldwell Banker’s top agent in the state every year since joining the brokerage in 2017 and she’s a San Diego Magazine 5-Star Winner in customer satisfaction. She’s also the official real estate agent for the San Diego Padres.

Most prized of all her accolades, she says, is being voted this year’s Realtor of the Year by the San Diego Association of Realtors.





“I was really proud of it,” she says of the honor. “It means a lot when you’re voted in by your peers and other colleagues.”

Melissa says she found she had a knack for sales soon after graduating from Indiana University with a major in journalism and a minor in psychology.

In fact, she met her husband, while selling him a Yellow Pages ad.

“I actually cold-called my husband who is a builder to try to get him to advertise,” Melissa says. “We met at a Starbucks to work on his ad and ended up meeting for about four hours—talking about Yellow Pages ads and life. We just had a really great connection.”

Melissa went on to sell credit card, checking and fraud prevention services, a very lucrative career, she says. But despite being her firm’s top producer in San Diego, she felt unsatisfied and unfulfilled.

“I was working really hard and just not getting any satisfaction of really helping anyone other than myself,” she says. “Real estate allows me to fulfill that passion and drive.”

“We strive to be good role models for our kids,” Melissa says about her and her husband. “We both have a strong work ethic and work very, very hard. It’s great to be able to be an example to your children.”

Mom to three daughters, 24, 16 and 14, Melissa is particularly thankful for the great relationships they share and knows it’s in family, not real estate, where the real rewards of life are found.

One such reward was the gift of a letter her oldest daughter wrote after graduating from high school. In it she told her mom that if she could be half the woman and follow the examples Melissa had set, she knew she would be successful in life.

“It just really touched my heart and my soul.”

Melissa herself reaches out to touch the heart and soul of her community.

“I’m a big believer in giving back to the community and will always help where I can,” she says. The professional and community connections she’s made over the years have supersized her efforts in that regard.

As the official agent for the San Diego Padres for almost 10 years, she’s been involved with various Padre charities and has been able to donate tickets, autographed jerseys, balls and other items to benefit a variety of causes.

She’s a member of the San Diego Sports Association, a nonprofit that works to involve youth in athletics as an alternative to drugs and alcohol. And she donates a portion of her commissions to the San Diego Foundation, that in turn funds a host of area nonprofits.

And should there be any doubt that her heart belongs to San Diego, here’s why she says she’s not big on taking vacations.

“I feel like living in San Diego we’re living in a vacation spot already,” she says.

“We’re also a really big sports family,” she says. In the summer you might find Melissa with family and friends taking in a game from a suite at Petco Park. And through her affiliation with San Diego Sports Association, she follows the array of other sports the city offers—amateur, collegiate and professional.

“In the winter, we like to go to Big Bear and snowboard and go tubing. In the summer there’s being on the water. You’re close to everything and all activities,” she says. “There’s just so much to do. That’s what I love about San Diego.”

“I always tell people that real estate isn’t a job for me. It’s more than a career, it’s a way of life. It’s just who I am. It’s what gives me peace and happiness.”



“
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