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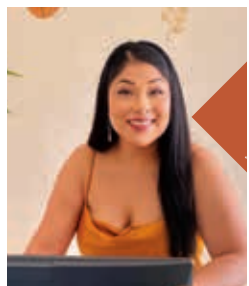
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▶ publisher's note

HELLO MARCH!

CELEBRATING
TEAMWORK &
COLLABORATION

Greetings!

March is a month that ushers in a sense of renewal and vitality as we witness the gradual transition from winter to spring. In this edition, we celebrate the spirit of teamwork—a force that propels individuals towards shared goals and collective achievements.

As we navigate the ever-evolving landscape of our personal and professional lives, the power of teamwork becomes increasingly evident. Whether in the workplace, community projects, or personal relationships, the synergy of collaboration often leads to innovative solutions, heightened creativity, and a shared sense of accomplishment.

This month's content delves into inspiring stories of successful collaborations, we will read about the San Diego Dream Team, Greg Hill & Sean Setzer, two agents that believe teamwork is the best practice for them and their clients, as well as Desert Coast Home Loans, powered by Secure Choice Lending. Stephanie, Shane, Kaylah, Zack, Andre and Macklin use their individual talents to produce solid results for their clients and the Desert Coast Team. Our stories this month explore the dynamics of effective teamwork and provides practical insights for fostering a culture of collaboration in various aspects of life. We believe that by understanding the nuances of working together harmoniously, we can unlock new potentials and elevate our collective endeavors.

As we embark on this journey through the pages of teamwork and collaboration, may the narratives and insights shared within these articles serve as a source of inspiration and motivation. Let us embrace the spirit of March, where unity and cooperation propel us forward toward shared aspirations and a brighter, more interconnected future.

Wishing you a month filled with meaningful connections and collaborative victories.

Cheers!

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Isabel Chavez

THE RISE
OF A REAL
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▶▶ rising star

This month our Rising Star is Isabel Chavez of Select Premiere Properties. Though she has only been in the business for a few years, her drive and enthusiasm for the industry is indisputable. While we are sure to see her grow and achieve even more in the next few years, let's hear her real estate story, what brought her to the industry, and continues to drive her forward.

Photos by Calder Pearce Golden Lens Media

Embarking on my journey as a real estate agent at the age of 22 was a conscious decision driven by my passion for the industry. Since my late teens, I've been captivated by the world of real estate, and as soon as I hit 18, I eagerly immersed myself in the field. Instead of the typical pursuits of a young adult, my focus was on serious study and making the necessary sacrifices. At 22, I bring youthful enthusiasm, deep passion, and a determination to thrive in the dynamic world of real estate.

Before diving into real estate, my journey involved being a diligent student and working at the local cinema until I reached the age to obtain my real estate license. Balancing academia and the cinematic world, I learned valuable skills. Transitioning from movies to real estate marked a significant step in my career, reflecting a commitment to growth. Now, I'm thrilled to bring that enthusiasm to the dynamic world of real estate.

Real estate isn't just a career for me – it's my passion, my thrill, and my avenue to turn dreams into reality. I absolutely love being the driving force behind someone achieving the goals they've worked so hard for. The joy of building new relationships while turning what could be a stressful purchase into a breeze is what fuels my enthusiasm.

Navigating the real estate landscape as a young professional has undoubtedly presented its challenges, but rather than viewing it as a hurdle, I see it as a unique advantage. Being youthful in this industry fuels my relentless drive to work harder and surpass expectations.

Real estate is the ideal canvas for my big dreams and goals. With a history of dreaming big and setting ambitious goals, the limitless possibilities in real estate provide the perfect platform to turn those aspirations into tangible success. In this dynamic field, the sky's not the limit – it's just the beginning.

My favorite aspect of being a realtor is the valuable connections I create and the joy of helping others transform their dreams into reality. Building meaningful relationships with clients, understanding their aspirations, and guiding them through the journey of realizing their homeownership dreams is not just a profession but a deeply rewarding experience.

Success, to me, is waking up every day and loving what you do. I believe happiness determines success because it is simply something you cannot buy.



With passion, dedication, and a commitment to excellence, you can turn your dreams into a successful reality in the world of real estate.



In my family, real estate runs in our veins. My mother is a broker and the owner of Select Premier Properties, and my father built a successful asbestos company. As my younger brother enters college, he is pursuing his dream of becoming a veterinarian.

Every year, my brokerage participates in Toys for Tots and volunteers to help feed the homeless, showcasing a commitment to community involvement and making a positive impact beyond real estate transactions.

Outside of real estate, my hobbies include Pilates, spending quality time with family, travel, and enjoying the great outdoors.

For those aspiring to become top producers in real estate, my advice is simple: don't let anyone dim your light, don't take anything personally, and remember to work hard because the sky is the limit. With passion, dedication, and a commitment to excellence, you can turn your dreams into a successful reality in the world of real estate.



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So, You Think You're (Not) A PROPERTY MANAGER?

One of the main areas of my legal practice is defending real estate brokerages and agents when they get sued, and I've been doing it most of my career, since the 1990s, in fact. Most of the time, it's a buyer bringing the suit, claiming a problem wasn't disclosed. There will be plenty of articles on that topic in future issues; believe me. Here's a slightly different story, but one you probably should hear if you're selling in the changing market.

One of my long-time clients emailed me a lawsuit naming her brokerage. I read it and called her. "Odd suit," I observed; "I didn't know you did property management.... We don't; our E&O doesn't even cover it," she replied.

The plaintiff in the lawsuit was a parent suing on behalf of her minor child, injured by a sliding glass door on a property they were renting. It was an old door; manufactured before safety glass. Our agent was accused of being the property manager for a property that contained an "inherently dangerous" but undisclosed condition. My next call was to the agent.

"I wasn't the property manager; I don't do property management. I did represent the owners when they bought the property a few years ago." That was a bit of a relief, but I knew the attorney who filed the

complaint, not from cases; I don't do much personal injury, and he doesn't do much real estate, but we knew each other. He was a good lawyer, not one to file if he didn't have facts. I made a third call.

I started off casually. "Hey, man, long time, no talk; why you suing my client? She wasn't even the property manager?" He went on to tell me that the agent had placed the tenant in the property, collected the rent and, whenever the tenant had an issue, she called the agent, who arranged for repairs, maintenance, all sorts of things. That wasn't such a relief. I called the agent again.

"Yes, I did all of that, but I never got paid, and I don't have any sort of agreement stating I'm the manager; I just did it as a favor to the owners. I wanted my name to stay fresh in their minds in case they didn't like being landlords and wanted to sell or really liked it and wanted to buy more rentals. So, I helped them out as a favor. I'm not their property manager." The law, unfortunately, says differently. If you do the things a property manager does, you are, in the eyes of the law, a property manager. Like the old saying goes, "if it walks like duck..."

Why is this a problem? Because property management is hard work. You must know a lot about showing property and screening tenants without

running afoul of anti-discrimination laws (state and federal); how and when to respond to tenant complaints and maintenance issues; how to keep and distribute security deposits. If you advertise a property for rent using the wrong terms or phrase something the wrong way while showing the property to a prospective tenant, you could find yourself or your brokerage defending a fair-housing complaint brought through one of California's many different agencies. Fail to respond timely to a maintenance request? You may find yourself and the property owner in a similar agency-related quandary, with the owner looking to you for indemnification. A tenant (or their guest) gets injured on the premises? Get ready for a lawsuit. And you may have to pay out of pocket. Many of the current "errors and omissions" insurers exclude coverage for property management unless it's specifically requested at the time of application.

It's tempting to want to stay in touch with clients when they buy rentals for exactly the reasons the agent in our lawsuit recited to me. She wanted to be there, front and center, if the owners decided they simply didn't like being landlords or decided to buy more rentals. My advice: stay in contact with postcards and emails; give an occasional phone call. You don't have to get paid as a property manager to get sued as one.



▶ legal pointers

By Eric R. Ginder, Esq.

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DESERT COAST HOME LOANS

POWERED BY SECURE CHOICE LENDING

By David Cornwell
Photos by Elizabeth Ireland Photography

If Marvel ever expands its universe to the world of mortgages, its superheroes could well be modeled after the loan officers at Desert Coast Home Loans powered by Secure Choice Lending, their superpowers including the ability to save deals, find low rates, craft deals for unique situations and appear when needed by clients and Realtors.

“I may be biased, but we are pretty awesome,” says senior loan officer Stephanie Garmo. “The teamwork is definitely what sets us apart from everyone else because we really do all have each other’s backs along with our clients and agents. We put our whole heart into everything we do.”

The ‘we’ she refers to are the other members of the Desert Coast Home Loans team, senior loan officers Zach Fleishman, Shane Stokes, Andre Miller and Macklin Kaiser and loan officer assistant Kaylah Fleishman.

Each an independent and consummate professional in his and her own right, they say they draw added power from fellow team members, relying on each other’s expertise in different areas and their willingness to help out in any way for clients’ benefit.

“With us, if a loan can be done, we can do it,” Zach says. “We have access to more than 100 investors—especially good for unique situations or when borrowers have been turned down by others. We absolutely can find a home for their loan.”

Like superheroes, they also find themselves occasionally stepping in to save the day when competitors’ deals go awry.

“One small hiccup sometimes can completely derail a deal,” Macklin says. “Sometimes it’s as simple as they were just using the wrong loan product.” Avoiding such hiccups is why Desert Coast is such a stickler for “vigorously doing due diligence up front,” he says.

“It highlights the advantage of our networking in the products we offer and how having those relationships pays off,” Shane says of Desert Coast’s network that allows it to help out when things go wrong. “There are times that even if it’s not my deal, agents will call just to get my advice

and the experience and expertise we provide.”

Understanding how and when Realtors work is another advantage Desert Coast has over competitors. “We can be super responsive to them when they’re active and working,” Andre says. “We understand that this isn’t a Monday through Friday 9 to 5 job, so we need to be available for our agents and clients around the clock and that’s a big part of how we get things done so quickly and efficiently.”

“Those relationships with Realtors are for the most part more of a friendship than just a working relationship,” Macklin says. “That shared trust is one thing that separates us from most. We’re not just dropping off flyers at real estate offices. We’re building and investing in relationships and that takes time.”

Close friends before becoming colleagues, their friendship is another of the team’s strengths.

“Everybody has their different working styles and personalities,” says Kaylah, aka the glue that holds things together. “We’ve all been working together for so long and we all know that the goal is to make sure clients and everyone we work with has the best experience.”

“There’s a lot of friendly competition and challenges we have for each other,” Andre says. “That helps keep us accountable for our goals and if we don’t reach them, there are fun punishments, so we’re actually always pushing each other to succeed.”

The rewards of that success are similar for all team members.

“Watching client relationships build and guiding them through the whole rollercoaster of emotions is gratifying,” Andre says. “And that feeling when it is all finished and the clients are happy is very special.”

Zach adds, “Our team succeeds because it is a group of people who are good on their own and collaborating to be even better.”





“**EVERYBODY** HAS THEIR DIFFERENT WORKING STYLES AND PERSONALITIES.

- Kaylah



MACKLIN KAISER

An avid sports fan, Macklin is different from his colleagues in at least one way: he plays ice hockey, not unique growing up in the East, but definitely a different pastime in California. He says, “Being able to explain and educate clients on the nuances of the mortgage industry is something I really take pride in. And becoming a loan officer allowed me to do exactly what I love—educate and nerd out on numbers.”



SHANE STOKES

Always having excelled in math, Shane says “I’m analytical and OCD, so finance fits my natural instincts.” Traveling across the country by van in his 20s and buying shoes in bulk from Nike outlets for resale, his rewards these days are from clients grateful for Desert Coast’s expertise. That’s especially true of those who need credit or other help, he says. “The process of building trust and relationships is very rewarding. So I show up every day and put my best foot forward.”



KAYLAH FLEISHMAN

Being the backbone of the team is something Kaylah enjoys and in which she takes particular pride, having assisted more than 740 loans in the past four years. “I love being able to help my loan officers improve their relationships with their Realtor partners and clients by making the loan process as seamless as possible,” she says. With a passion for golf, her advice is to “be genuine in both life and business and you’ll have more success than you could possibly imagine.”



ZACH FLEISHMAN

“I love being able to help my clients, family and friends make decisions that ultimately improve their lives,” Zach says. Like most of his colleagues, he loves sports and says he’s been on a sports team of some type since he was five. On his present team at Desert Coast, he says he particularly appreciates the advantage teamwork gives in each member bringing different perspectives and new ideas to the table. His advice to the world in general is, “Treat people well; everything else falls into place.”



STEPHANIE GARMO

The mother of two “rapidly growing” children, Stephanie says, “I want to spend every moment with them creating memories,” with Disneyland being the most cherished place for making those memories. She says, “My passion lies in cheering everyone on and there’s nothing that brings me more joy than witnessing the success and growth of each team member as they discover their own areas of expertise,” adding, “I’m also constantly learning from my teammates.”



ANDRE MILLER

A soccer player his entire life, Andre plays in a couple of local leagues and has picked up beach volleyball the past couple of years. In business and life, he says it’s important to be open-minded. “There is always something to learn from each experience but you have to be open to seeing it,” he says. “We deal with a lot of high-stress situations, so it is crucial to be able to keep a calm head and step back from situations to see the bigger picture.”

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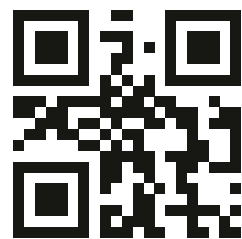
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THE SAN DIEGO

DREAM TEAM



GREG HILL & SEAN SETZER

By David Cornwell
Photos by Brandon Pease - Linked Preview LLC

You'll find few better examples of the whole being greater than the sum of its parts than the partnership of Sean Setzer and Greg Hill in the leading the San Diego Dream Team at Keller Williams. "Our strengths work well with each other's," Sean says of the partnership, noting that with his MBA, Greg is a natural to focus on listings and business growth. And says Greg, with Sean's background in athletics and education, "he's great at coaching and training and is an absolute magician with buyers."

Like their strengths, their ages and lifestyles differ as well, Greg is a father and family man, while Sean is younger and single. But it's their common commitment

to building relationships with their clients and building the San Diego Dream Team that's the foundation for their success.

Coming up on the team's first full year, their goal had been to hire two agents. Instead, they've hired five and are looking for more. "We are looking to build relationships with agents for the long haul," says Greg. "We offer leads, systems, training, and most importantly, some of the most competitive splits with our agents to be found in San Diego". Sean adds, "We are not just in this for the paycheck; we are in this to build a long-lasting, reliable, and respected team and culture."

Born and raised in Southern California, Greg served in the Navy in the late 90's, stationed aboard the USS Kitty Hawk on North Island. Definitely a family man, he, and his wife Lei, have six children: Laurynn, Grant, Cypress, Faith, Drew, and Ashton.

Born and raised in Portland, Oregon, you could usually find Sean on a sports field of some type growing up, winning awards, and lettering multiple years during high school in baseball, basketball, and football. Later winning a scholarship to play quarterback at Utah State University, he was inducted into the Portland Sports Hall of Fame in 2017.

While Greg was in banking and finance before becoming a Realtor, Sean was an elementary school teacher in Hollywood. Then, as Sean says, “we took a huge leap of faith and started the San Diego Dream Team last May. While both are pleased with the success they and their agents have enjoyed, they are also quick to note that the rewards of their jobs transcend profit alone. “There’s nothing more satisfying than handing the

keys to a first-time buyer, especially a family for generations to come. His sentiment is echoed by Sean. “When I believe in something, I can sell it,” he says. “I genuinely believe in the benefits of real estate and am truly passionate about helping others make what’s likely the biggest investment of their lives. There is no better feeling than to help change a person’s life for the better.”

Each is also working to make their community better as well, organizations they and the San Diego Dream Team support include the Salvation Army in El Cajon, and Special Olympics. Greg, also a Realist, a real estate professional who belongs to the Association of Real Estate Brokers (NAREB). Since its founding in 1947, NAREB has been an equal rights organization with a mission of democracy in housing and to support the right of people of every race, color, and creed to become homeowners. Married for 10 years, Greg loves football, “anything involving water” and says he’s

started to “dabble in golf”. But it’s time with his family that tops his must -do list.

And while he’s proud of being a self-made man and having worked for every advantage he’s had on the path to success, it’s not his professional success but his personal success that means the most. “My greatest success will always be my children. I am a proud father above all else.



Sean is also a father of sorts, his “son” being Ollie the Pug, 4, who is also his frequent hiking partner. A self-avowed sports fanatic, Sean still plays football, basketball and baseball weekly and is a private quarterback coach for high school and college players trying to reach the next level.

Professionally, both are committed to driving The San Diego Dream Team to becoming one of the top area brands in 2024. And for both, driving their team to the top is also helping pay things forward.

Sean remembers how Realtor Melissa Zee from Keller Williams in Hollywood first got him into real estate. “She opened my eyes to the possibilities,” he says. “I might still be teaching if it wasn’t for her. She really changed my entire life going forward. I hope to be doing this the rest of my life,” he says. “Along the way, I hope to return the favor to others and help change their lives for the better, too.



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