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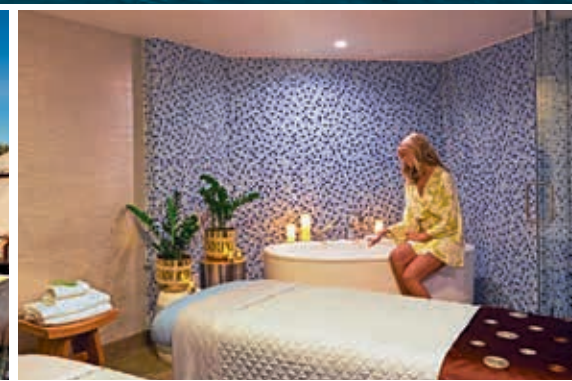
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publisher's note

Being THANKFUL

Greetings!

Welcome to November! This is the month traditionally known for being thankful for our lives, family and country. We celebrate with family and friends our Thanksgiving dinner, enjoying time spent and delicious foods that are a tradition for our families. Our top agent Edna Mitchell is thankful every day. An immigrant from Guatemala, Edna witnessed her parents achieve the American Dream, buying their own home, and she strives every day to help others

reach it too. Our partner spotlight, Memo Cardona, grew up in the tough area of Barrio Logan, and now through his company, Renovate San Diego, is able to revive and renew that area among many others here in San Diego. He is thankful to play a part in creating beautiful homes for families to enjoy and make memories in. Our agent to watch, Janell O'Meara is thankful too. Her first career as a nurse enables her to have patience and empathy with her clients, helping to build a network of trust. Here at Metro South, we are thankful

to be celebrating our second anniversary! Yes, it's been two years since we first started this journey! How quickly it's gone by. We hope you all have enjoyed reading about all the agents profiled and sneak peaks into our preferred partners lives as well. Keep reading, we have a great lineup for year three, we are just getting started!

Cheers!

Cathy Ginder-Publisher
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Introducing Maryam and INFUSE Insights: A Game-Changer for Realtors, Affiliates, and Business Owners

will highlight the core strategies that have led to her transformative coaching results.

We're excited to welcome **Maryam**, a highly experienced **Transformational Business Development Coach**, to the **Metro South San Diego Real Producers (MSSDRP)** team. With nearly three decades of experience in sales, leadership, and business development, Maryam has empowered professionals across various industries. Now, she's bringing her expertise to our community through her new monthly publication, **INFUSE Insights**.

Here's what you can expect from **INFUSE Insights**:

- **Cross-Industry Principles:** Whether you're selling homes, building partnerships, or growing a small business, the insights will be relevant for a wide range of professionals seeking growth.
- **Sales and Leadership Strategies:** Gain clarity on key concepts that lead to success, from effective leadership practices to innovative sales techniques.
- **Growth Tools:** While Maryam will share impactful strategies, her full, customized coaching experience is available for those seeking deeper, personalized guidance to achieve measurable growth.

Whether you're a **Top Producer, Team Leader, or Executive, INFUSE Insights** will provide valuable takeaways to help you achieve sustained success. Each month, Maryam will share the "what" and "why" behind the principles that drive personal, professional, and financial growth. These high-level insights

Over the past five years, Maryam has had the privilege of connecting, collaborating, and mentoring amazing people, all with the support and leadership of **Jessie Wright** with **San Diego Real Producers**. These experiences have enriched her work, allowing her to bring even greater value to the MSSDRP community.

Stay tuned for the first edition of **INFUSE Insights** —an exciting opportunity to transform your business, whether you're solo or an entrepreneur. Get ready to think outside the box as you implement systems that drive your business toward next-level growth!

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▶▶ agent to watch

When did you get into Real Estate and what did you do prior?

My Real Estate career began in 2013. I'm a USD Graduate with a double Major in Communication Studies and Psychology. Previously in the nursing field for various hospitals and clinics throughout San Diego. Multiple departments to include Emergency Room, Cardiac Lab, Phlebotomy lab, Gastroenterology, Geriatrics, Psychiatrics', and others. A career in Real Estate became a natural path for me as I began to realize how many different hats one must wear in this field. There are many parallels. My passion for assisting people in making challenging decisions, being able to understand human behavior, complex decision making, being able to empathize and building trust are all components that both careers embody. Real Estate offers great flexibility with clients yet is fulfilling as it requires continued education and building trust, ethics and professionalism. My diverse background helped ease me into the unique set of skills that make a successful Realtor.

What Made you decide to take the path of Leadership more seriously?

I was looking to take my real estate career to the next level. After joining Women's Council of Realtors, I was tapped on the shoulder and asked to step up my leadership skills. My roles included Events Chair Committee Chair, First Vice-President, Current President Elect and incoming President

for 2025! I decided to take the plunge when the market slowed down a bit, and dive into a more education focus. At that time my plan for professional development was to expand my knowledge in both leadership skills and deepen my expertise in advanced education. This included earning additional designations through Women's Council of Realtors, California Association of Realtors and National Association of Realtors. I plan to continue with my role in Women's Council of Realtors and beyond. I hope to achieve and sharpen my skills in Team building, Presentation skills and to really be a leader like those who have led me along my way. I have been given such drive to move forward with leadership, that I want more! The Leadership Academy this year has really shown me a taste for what leadership is all about. I'm currently in a Leadership Academy for California. I was just accepted into The National Leadership Institute that is National level. There were only two Realtor's in California chosen. This was a huge honor. I truly feel blessed!

What has been the most rewarding part of your business?

The most rewarding part has been building lasting relationships with clients. Seeing families settle into their dream homes and knowing I played a part in that milestone is truly fulfilling. Many of my clients become friends, and watching their lives unfold in homes I've helped them secure is incredibly gratifying. For me,

Success is when I wake up excited to do what I do every day, knowing that my career makes a real difference in people's lives. It's about more than closing deals it's about the relationships, the trust, and the fact that I still get invited to housewarming party's years after the sale. It's those little things that remind me that I'm not just helping people buy homes I'm helping them build a future filled with memories.

What was your biggest challenge as a realtor?

The biggest challenge has been adapting to market fluctuations and managing client expectations during volatile periods. Educating clients about realistic timelines, market values, and the importance of patience in a competitive market can be tough but crucial. The current National Association of Realtor's Class Action Lawsuits, explanations of new forms and process changes has been hard to adjust to as the Real Estate Community is not used to such a major change all at once in our industry. Learning how to adapt and pivot, has been both challenging and rewarding. Knowing that I can understand and explain to clients, both buyers and sellers is key to being successful. "For every problem, there is a solution!" (Martha Mosier-President of Berkshire Hathaway HomeServices California Properties.) Keeping this quote in mind is extremely helpful.

What's your favorite part of being a realtor?

My favorite part is the thrill of closing a deal where both the buyer and seller are happy. It's incredibly rewarding to see hard work and dedication translate into a positive outcome for all parties involved. Knowing that I was truly able to make a difference in lives, aligns with my personal philosophy.

Define success

Success, to me, is achieving balance between professional growth and personal fulfillment. It's about making a positive impact in my clients lives while continuously learning and growing in my career.

Tell us about your family

My three Children, My Daughter and My Identical Twin boys are my Why. My children have taught me that perseverance is key. Never give up on your dreams, always walk looking ahead, never behind. Being a Mom, is my favorite gift that I was blessed with. All three Children are miracle babies thus, driving me forward in life and my career. The perseverance it took to have them has shaped and taught me how to be patience and incorporate long term thinking. Both the joy and challenges they bring to my life, fuels passion for success. Enduring that journey to bring them into the world strengthened my resilience, hope, and determination. These qualities now influence my career and leadership in real estate. I Love my Kids!

Any favorite books?

The Go-Giver- by Bob Burg and John David Mann is a business parable that tells the story of a young and ambitious salesman who is struggling to achieve success. Eager to close a big deal, Joe seeks advice from a legendary consultant who introduces him to a series of "Go-Givers" people who've achieved extraordinary success by giving rather than focusing solely on taking. The story emphasizes the importance of generosity, collaboration, and authentic relationships in both business and life.



Building genuine relationships is what will set you apart and keep your business thriving long-term.

Are there any charities or organizations you support?

Yes, I have been actively involved in supporting Habitat for Humanity, Children's Hospital, Cat Rescues, Cystic Fibrosis, Suicide Prevention, Housing and community well-being are causes close to my

heart. I'm a Past President of the Charitable Foundation of Berkshire Hathaway HomeServices as well as A current board member.

What are your hobbies and interests outside of the business?

I enjoy hiking along the San Diego coast and exploring the various trails around the city. I love cooking, entertaining and spending time with family and friends. I enjoy the Art of the Theatre community. I have Volunteered at various San Diego area Theater and Dance companies for 15 years.

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

Consistency is key. Stay dedicated to your clients, learn the market inside and out, and never stop networking. Building genuine relationships is what will set you apart and keep your business thriving long-term.

In closing, is there anything else you would like to include in the article?

I'd like to emphasize that real estate is not just about transactions; it's about people. If you focus on building trust and adding value to your clients' lives, the success will follow naturally. Follow your dreams, even if they lead to an unknown or unexpected path. I would have never thought of Real Estate as a Career years ago. Now that it is my career, I can't imagine anything different!

Janell O' MEARA

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MEMO CARDONA

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TRANSFORMING TEMPORARY TROUBLES

By Annie Petersen | Photos By Jun Lee- Sureshot Productions

Memo Cardona sometimes stands in empty homes with foundation issues or unwanted trespassers. Other times it's a tragic death or just a very outdated home. And even sometimes he has to buy them with an unwanted seller's ex-spouse or even seller's family member.

As the CEO of Renovate San Diego, Memo's journey into the real estate industry started 20 years ago as an agent and since then has seen everything from boom to bust, from short sales and foreclosures to the frenzy of a hot market.

When talking with Memo about starting Renovate San Diego in 2020 and how the name came to be it is all about action.

"We're putting life back into these neighborhoods and adding value to its neighbors. We take the ugliest house on the block, and we breathe life back into the house. Then, we get a family that is going to enjoy it, share loving memories in it and allow them to fulfill the American Dream by becoming its owner."

That's what Renovate San Diego is all about: a verb, something that the company is *doing*, to give back to a city he now thrives in.

His company acts as an investor for entire communities and the people who serve them: real estate agents, lenders, termite companies, home inspectors, contractors, electricians, plumbers, gardeners, roofers, etc. The list resembles

somewhat of a Thanksgiving grocery shopping list!

"I want to empower agents," said Memo. "We want to be another tool for their business. We want them to have the ability to provide options for their sellers, especially if they have a problematic property. We come from a place of contribution"

That's where Memo and his company come in: the agent comes to him with a "problematic" home, they buy it, they fix what may need to be fixed, and once it is ready to be sold, the agent sells it on the MLS. In the end, the values for the entire neighborhood go up which in turn boosts the opportunities for listing agents and potential sellers.



It's truly like transforming the neighborhoods' blight into future long-term wealth.

Reflecting on his own life transition from his humble beginnings in the neighborhoods of Southeast San Diego, he's aware how much he is investing in the community he left all those years ago.

"It's millions of dollars of knowledge, because I came from there, I know those neighborhoods block by block," he said of the inner city.

"I have countless stories and experiences living there," he said. "Which was a blessing because it gave me an immense hunger to succeed."

And this reflects right into his charitable actions, Memo is a

supporter of the Lucky Duck Foundation, which is all about addressing homelessness throughout San Diego County.

"We align with people who share our beliefs and who are action takers: people who support our communities – it's our inner belief system."

Memo's excitement carries over to other sectors of the industry. His support and wanting to give back to the real estate agent community was the motivation for his other two companies.

Premier Agency Real Estate, it's a 100% commission split brokerage designed to directly benefit agents in keeping their money and support them in investing it back in their own personal development, marketing, and their brand.

Forward Mortgage, focused on helping agents and their buyers obtain financing for their purchase. His goal was to establish a mortgage bank whose primary mission is to support the agent community.

Each company continues to grow and thrive and are a direct reflection of their Go-Giver approach.

Memo is proud to be a San Diegan. Always giving back to his communities in different ways. You can see a reoccurring theme in his work and businesses of a selfless individual who is always willing to offer help and give unconditionally. He has built these reputations over the years and its fruits are now a direct reflection in our San Diego neighborhoods.



We're putting life back into these neighborhoods and adding value to its neighbors. We take the ugliest house on the block, and we breathe life back into the house. Then, we get a family that is going to enjoy it, share loving memories in it and allow them to fulfill the American Dream by becoming its owner.



A CAUTIONARY TALE of TENANCY

By Eric R. Ginder, Esq.

“So, why are you terminating the tenancy” is a question I find myself asking many, many sellers lately when they call my office. Almost inevitably, the response is “I’m selling the property, and my agent told me to call you so we can get the tenant out and get it listed.” The conversation that occurs next is rarely pleasant. Let’s start with the TPA.

- The Tenant Protection Act

As we know, 2018 gave us the Tenant Protection Act; statewide rent control and a tremendous shift of management power away from the property owner and to the state. In addition to limiting the amount an owner can increase the monthly rent, the TPA also severely limits an owner’s ability to terminate a tenancy. Unless a tenant is breaching the lease (i.e., failing to pay rent, committing crime on the property etc.) an owner can only terminate a tenancy under following four scenarios:

- Owner move-in
- Intent to demolish or substantially remodel the unit
- Withdrawal of the unit from the rental market
- The owner complying with a government order or local law that requires the tenant to leave

An owner selling the property is not one of the four scenarios

allowing an owner to terminate a tenancy and evict a tenant. Remember, the TPA is really supposed to apply to multi-unit buildings. The owner of a ten-unit apartment, for example, has no reason to evict the tenants when the building is sold. Although single family homes and condos are supposed to be exempt, a curious quirk in the TPA makes it applicable to condos and single-family residences unless the lease specifically states that the property is TPA-exempt. Many sellers that are getting out of the landlord business have old, expired leases that do not contain the magic language exempting their property from the TPA.

Most owners that I speak with end up saying “I’ll just check the box for withdrawal of the unit from the rental market, that’ll work, right?” Well, yes, technically. But now the seller and listing agent have disclosure issue and the buyer’s agent has a potential “red flag”.

- Withdrawal of the Property from the Rental Market

If the owner’s lease does not contain the TPA exemption, and an owner removes the property from the rental market, the removal runs with the property and applies to the new owner. If the new buyer is an investor who

intends to rent the property, he or she won’t be able to realize that goal and rent the property. A buyer who intended to reside in the property may have a change of plans and end up renting it out. If the new owner rents the property after it is withdrawn from the rental market, and the former tenant finds out, there will likely be expensive legal action and severe penalties. The buyer/new owner will pass their legal fees, damages and fines to the seller and brokers.

The takeaway here is that 1) listing agent should not advise the owner of a non-TPA exempt rental unit to simply terminate a tenancy because the owner intends to the list property for sale and 2) owners of properties that have been rented should disclose to the buyers whether or not a tenancy has been terminated and for what reason. C.A.R. is offering an “assist” here, as they are making changes to the SPQ to include language about former/terminated tenancies. If a buyer receives a disclosure stating that seller terminated a tenancy by withdrawing the unit from the rental market, the agent/broker should advise the buyer to talk to an attorney if they have any inclination to rent the property, even in the future.

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EDNA

MITCHELL

THE BEATING **HEART** OF REAL ESTATE

It only takes one conversation with Edna to know she is a beating heart of possibility for anyone she meets whether in her real estate career, as a mom or as a friend.

“Being empowered, being an empowered woman, an empowered Latina, and being able to keep going no matter what obstacles life brings, you can achieve them” said Edna Mitchell during a conversation in the first days of autumn.

As Founder of the Edna Mitchell Group, and a Realtor at Finest City Homes, Edna sees real estate as more than just a transaction, it is about building relationships and being there with people during some of the more challenging times of their life. Edna often finds herself in situations where her presence as a supportive figure is essential, whether someone is going through a divorce, has lost a loved one, or there is more emotion involved in a sale than what is apparent from the “for-sale” sign on the front lawn.

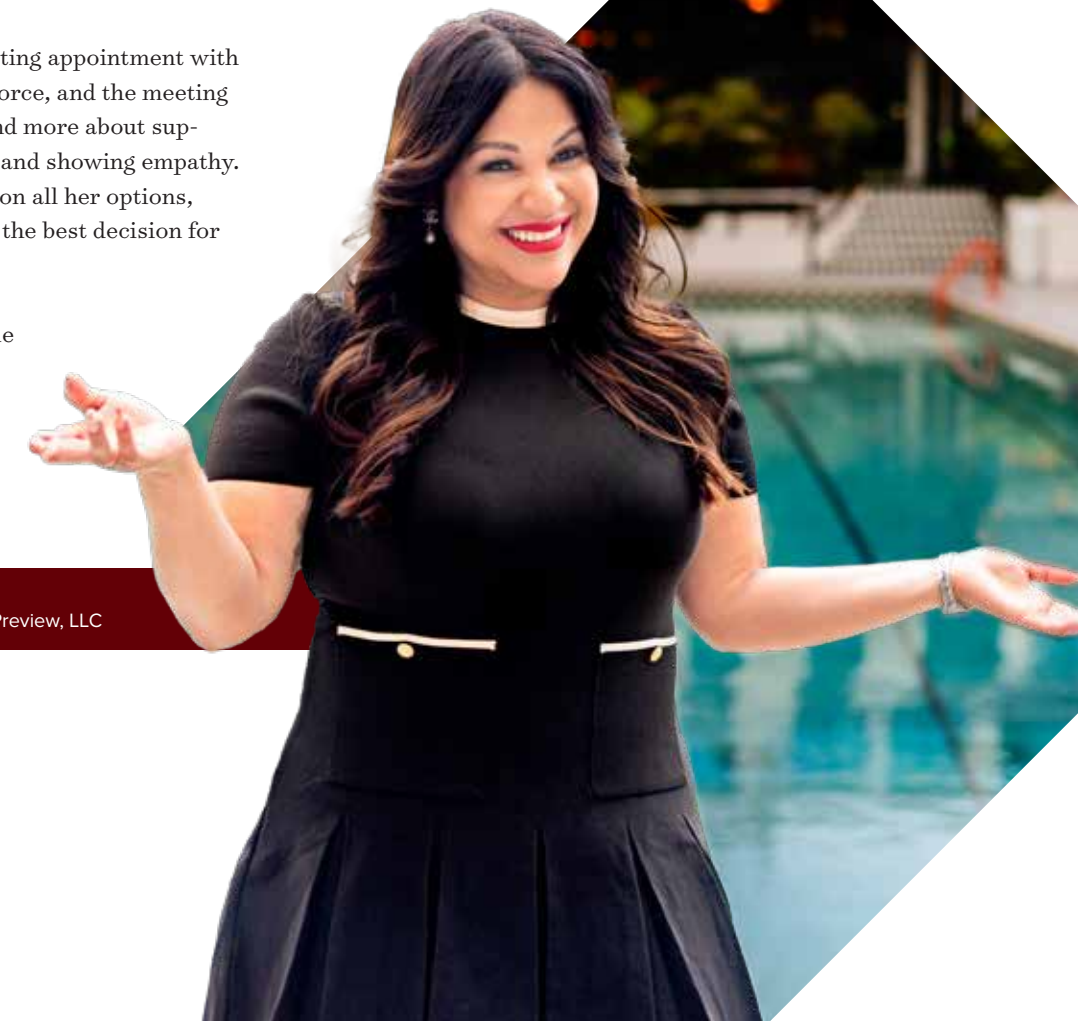
Recently, Edna attended a listing appointment with a woman going through a divorce, and the meeting became less about the sale and more about supporting her, encouraging her and showing empathy. With care, Edna advised her on all her options, allowing the woman to make the best decision for her family.

“I enjoy being there for people and being a light for them, especially in a situation that’s probably an upsetting one” she said. “They feel

that I care and that I am passionate about what I am doing.”

For Edna, real estate is more than a job, it’s a calling rooted in her personal life experiences. At 17, she witnessed the profound impact of her parents purchasing their first home. This defining moment came after immigrating from Guatemala to Los Angeles, renting for about 12 years, and living as a small family of first four, then five, in a one-bedroom apartment. In the South-Central part of Los Angeles, Edna’s family lived through loud nights, the Rodney King riots, and even nearly lost their building to a fire. Then, they moved to Utah and within a year, her parents became homeowners.

“Seeing how proud they were and knowing now that my parents own a house free and clear, that they are mortgage free. We are immigrants



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

and we're a true testament of the American Dream" she said.

It's that experience that lights her from within, knowing that many people go through dark times and seek someone who embodies hope and possibility. She is inspired to be that person for all women, for her children and particularly for the Hispanic community.

Recently named the incoming Vice President of the National Association of Hispanic Real Estate Professionals, Edna said, "Even though we're realtors and lenders, all that competition goes out the window because we're

focused on "how can we expand the ownership within the Hispanic community?"

The possibility of that expansion is grounded in a deep connection to faith, hope, and spirituality. It's what keeps Edna going. She believes Realtors may earn money and invest in material things, but often forget to invest in themselves. She advocates for investing not only in properties but also in personal development.

When she's on the road or not actively working on her listings, you'll find Edna listening to personal development industry leaders like Lewis Howes, Jay Shetty, and the podcast "The Subtle Art of Not Giving a F*ck."

"I've gone through life-changing events that have shaped me into who I am now," she said. "There is a lesson in everything, and sometimes when we're winning, we're not learning. It's in the dark places where we learn the most. And that applies to work too- how can I improve, and how can I change the system to better help people."

Imagine five-year-old Edna, the one who lived in Los Angeles, who at the time never thought it was possible to reach for the sky. She now knows it is possible and wants to make it possible for others.

In her own words, what she wants you to know:

"I want them to know that everything is going to be okay, and they can continue to show up and try again, and try again, and not give up. Even successful people have days where they fail or feel like they're not good enough.

I believe that if you keep believing in yourself, and continue to give yourself opportunities, you will win. There is no way you're going to lose if you keep betting on yourself."



THERE IS A
LESSON IN
EVERYTHING,
& SOMETIMES
**WHEN WE'RE
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”

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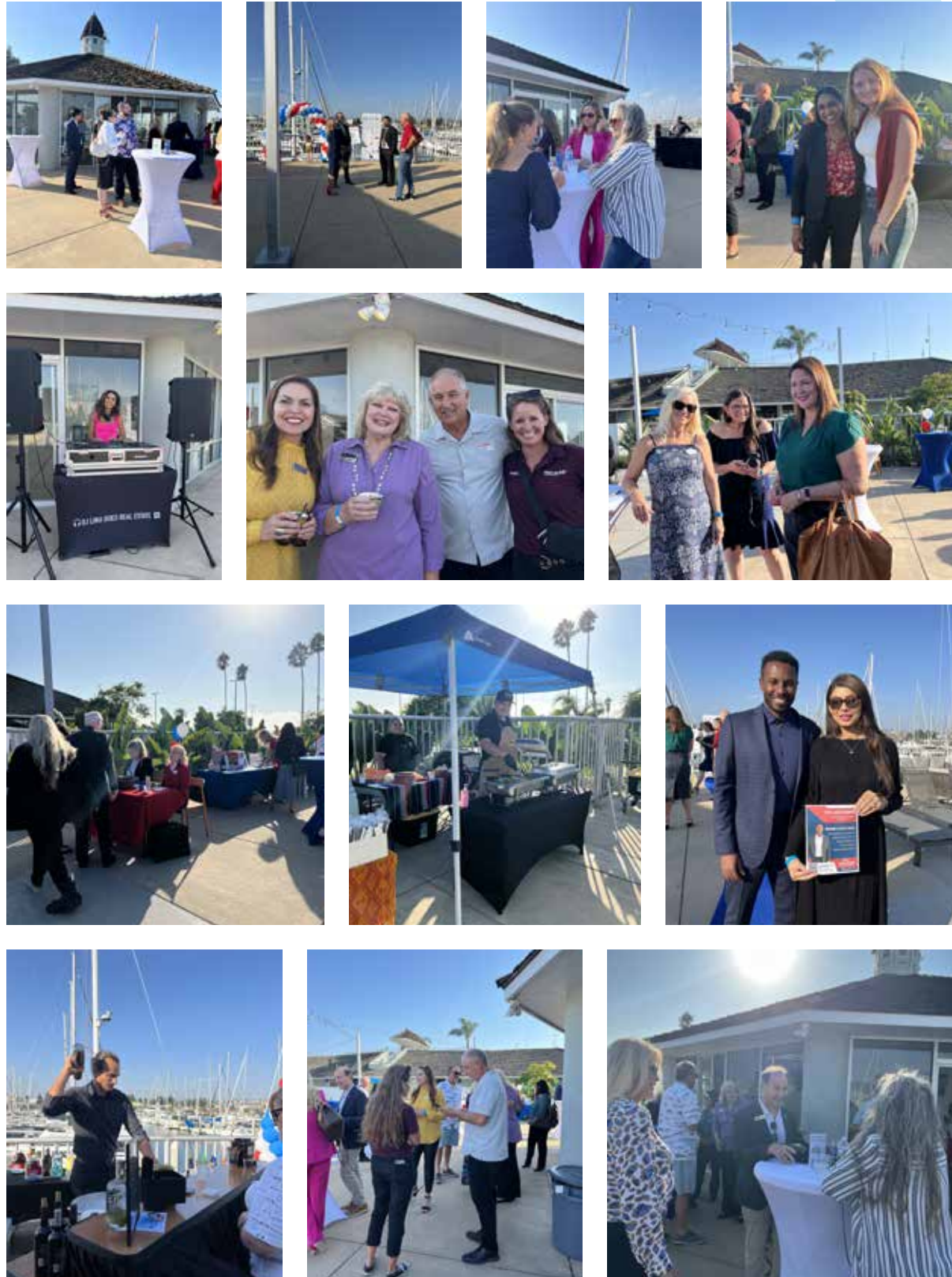
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