

METRO SOUTH SAN DIEGO

# REAL PRODUCERS.®

CONNECTING. CREATING. INSPIRING.

**RISING STAR:**

Jill Huhn

**PARTNER SPOTLIGHT:**

The Light Within

**LEGAL POINTERS:**

Shanna Welsh-Levin, Esq

TOP AGENT:

**DAVID  
FLETES**

OCTOBER 2024



When you need a getaway that's close to home, you need The Club at Kona Kai. Let our private members-only club be your home away from home in Southern California. The privileges of membership include a private beach, reserved poolside cabanas, fine dining, a luxurious spa, fitness center, two waterfront pools, private member events, over 20 fitness classes and so much more.

*the club at*  
**KONA KAI**



**Schedule a tour and picture yourself on our serene island.**

Jeff Hornick  
Club Membership Sales  
jhornick@sdkonakai.com

[www.resortkonakai.com/private-club](http://www.resortkonakai.com/private-club) | 619-819-8144

# CONTENT THAT WORKS

AS HARD AS YOU DO!

PHOTO | VIDEO | AERIAL | + MORE

— MENTION THIS AD FOR 25% OFF YOUR FIRST PROJECT —



— GOLDEN LENS MEDIA —



GET IN TOUCH:



619-861-6202



[goldenlensmedia.com](http://goldenlensmedia.com)



SCAN FOR WEBSITE

# TABLE OF CONTENTS



**10**  
Publishers Note



**12**  
Rising Star:  
Jill Huhn



**16**  
Legal Pointers:  
Shanna Welsh-Levin, Esq



**20**  
Partner Spotlight:  
Dawn Ressel



**24**  
Cover Story:  
David Fletes



**28**  
Around Town



**Protecting Real Estate Investors and Real Estate Professionals**

*SoCal Realty Law*

socalrealtylaw.com  
swelsh@socalrealtylaw.com  
(619)332-1609

Experience Our Webinar Series For Landlords



**RP** If you are interested in contributing or nominating REALTORS® for certain stories, please email [cathy.ginder@realproducersmag.com](mailto:cathy.ginder@realproducersmag.com).

DISCLAIMER: Any articles included in this publication and/or opinions expressed therein do not necessarily reflect the views of The N2 Company d/b/a Real Producers but remain solely those of the author(s). The paid advertisements contained within the magazine are not endorsed or recommended by The N2 Company or the publisher. Therefore, neither The N2 Company nor the publisher may be held liable or responsible for business practices of these companies.



**We are the pick of the patch.**

For over 130 years, First American has put you first by delivering certainty and trust to power seamless real estate transactions. We are committed to providing you with superior service along with the very best products and technology in the business. **Contact us today to learn more.**



**TEAM CENTRAL SAN DIEGO**  
Samantha Belzer 619.916.8565 and Nichel Ince 619.890.0163  
TeamCentralSD@firstam.com | www.TeamCentralSanDiego.com

©2024 First American Financial Corporation and/or its affiliates. All rights reserved. | NYSE: FAF



**EMPOWERING REALTORS, SECURING SELLERS!**

Boost your reputation and gain a competitive edge by partnering with us to provide sellers with up to 125K in coverage for post-closing disputes or lawsuits, ensuring protection beyond the sale.

*Empower Your Clients with Confidence - Call Now!*



**Gaby Sevilla**  
Sales Account Executive  
Gaby@NewVentureEscrow.com  
619.948.9011



**Tania Marks**  
Sr. Account Executive  
Tania@NewVentureEscrow.com  
619.807.0711

For more information please visit our website:  
**NewVentureEscrow.com**

*Bring Peace*  
to the Home and Yourself



*The Light Within*

House blessings & clearings • Crystal gridding for homes  
Private energy healing sessions • Meditation and spiritual classes



*Dawn Ressel*  
Certified Healer and Teacher  
dawn@lightwithinheal.com  
www.lightwithinheal.com  
(619) 483-1312



This section has been created to give you easier access when searching for a trusted real estate affiliate. Take a minute to familiarize yourself with the businesses sponsoring your magazine. These local businesses are proud to partner with you and make this magazine possible. Please support these businesses and thank them for supporting the REALTOR® community!

**"CHECK OUT OUR NEW SPONSORS!"**

**Sign Setters**  
David Jaskulke  
(951) 216-4451  
www.signsetters.com

**ASSOCIATION OF REALTORS®**

**Pacific Southwest Association of Realtors**  
(619) 421-7811  
www.PSAR.org

**ATTORNEY - REAL ESTATE/ CONSTRUCTION LAW**

**Ginder Law Group**  
Eric Ginder  
(760) 294-7736

**EDUCATION VAREP**

**Derek Barksdale**  
(619) 254-1496  
VAREP.net

**ESCROW SERVICES**

**California Preferred Escrow**  
**Martha Garcia**  
(619) 651-6331  
www.californiapreferredescrow.com

**Foundation Escrow Inc.**  
**Natasha Keitges**  
(858) 527-5967  
FoundationEscrow.com

**New Venture Escrow**  
**MetroSouthRP**  
(619) 948-9011  
newventureescrow.com/  
contact/chula-vista-branch/

**ESTATE SALES & AUCTIONS**

**Caring Transitions**  
**Shannon Corrigan**  
(619) 459-3592  
www.caringtransitions  
sandiego.com

**FINANCIAL RESOURCES**

**World Financial Group/ World System Builder**  
**Jonathan Pagtakhan**  
(619) 964-2327  
www.worldsystembuilder.com/mypage/jonathanp/

**HARD MONEY LENDER**

**First Security Mortgage Home Loans, Inc.**  
**Joy Parker**  
(858) 565-4466  
www.1stsecurity mortgage.com

**HOME INSPECTION**

**Morrison Plus Home Inspections**  
**Danielle Wolter**  
(619) 672-7951

**HOME STAGING**

**Yellow Rose Home Staging**  
**Bess Ouahidi**  
(858) 775-7465  
www.yellowrosehome staging.com

**HOME WARRANTY**

**Super Home Warranty**  
**Leslie Grillon**  
(936) 499-6088  
www.hellosuper.com

**INTERIOR DESIGN/ STAGING/CURATIONS**

**Modern Unrefined Design Studio**  
**Stephanie Mulder**  
(559) 300-4984  
mudstudiosd.com

**LISTING SERVICE**

**Wispr**  
**Lara Gabriele**  
(512) 638-7486  
wispr.homewayz.io

**MARKETING**

**Bonzo**  
**Jason Perkins**  
(614) 357-2367  
getbonzo.com

**MEDITATION & REIKI**

**The Light Within**  
**Dawn Ressel**  
(415) 971-7465  
www.lightwithinheal.com

**MORTGAGE**

**Desert Coast Home Loans**  
**Stephanie Garmo**  
(619) 944-9728

**Gold Standard Mortgage**

**Brandon Goldberg**  
(949) 636-1981

**MOVING & HAULING**

**College Hunks Hauling Junk & Moving**  
**Eddy Jabbour**  
(858) 216-4600  
www.collegehunks haulingjunk.com

**NATURAL HAZARD DISCLOSURE**

**"The" Disclosure Report NHD**  
(619) 921-5527

**PHOTOGRAPHY**

**Elizabeth Ireland Photography**  
**Elizabeth Incrocci**  
(858) 395-6273  
www.elizabethireland photo.com

**PHOTOGRAPHY/ VIDEO PRODUCTION**

**SureshotProductions**  
(858) 880-5626  
sureshotproductions.com

**PROPERTY MANAGEMENT**

**GoldenWest Management, Inc**  
**Jayson Yoss**  
(858) 779-0577  
www.GoldenWest Management.com

**REAL ESTATE ATTORNEY**

**SoCal Realty Law**  
**Shanna Welsh-Levin**  
(619) 232-7325  
socialrealtylaw.com

**REAL ESTATE SALES - RENOVATION DESIGN**

**Renovate San Diego**  
**Sarah Haliburton**  
(619) 751-7934  
renovatesandiego.com

**REAL ESTATE TRANSACTION COORDINATOR**

**Transactions Realty of San Diego**  
**Veronique Miramontes**  
(619) 246-7493  
www.transactionsrealty.com

**RESORT & HOTEL**

**Kona Kai San Diego Resort**  
**Scott Ostrander**  
(619) 452-3138  
www.resortkonakai.com/private-club/

**SOCIAL MEDIA MARKETING/ MANAGEMENT**

**Renzi Social Co**  
**Amanda Renzi**  
(609) 402-1729  
www.renzisocialco.com

**TERMITE & PEST CONTROL**

**Knight Termite & Pest Control**  
**Kenneth Golaway**  
(619) 280-2400

**TITLE INSURANCE**

**First American Title**  
www.firstamericantitle.com

**Ticor Title**

**Tony Santiago**  
(619) 410-7917  
www.ticorsd.com

**VIDEOGRAPHY/ PHOTOGRAPHY**

**Golden Lens Media**  
**Calder Pearce**  
(619) 861-6202  
goldenlensmedia.com

**Linked Preview**

**Brandon Pease**  
(928) 322-6960

**Don't let termites or pests invade your open house**

**619-280-2400**  
knighttermite@gmail.com • sdpestcontrol.net  
Serving All of San Diego County  
**TRUSTED since 1990!**

**Knigh**  
Termite & Pest Control

**30 by 30**  
Financial Literacy Campaign

**WFG** **WSB**

**Jonathan Pagtakhan** | CA LH License: 0L93059  
jpagtakhan.wfg@gmail.com | (619) 964-2327  
wsbcampaign.com/jonathanpagtakhan

**MUD STUDIO**

**Interior Design Services**

- Residentials
- Short-Term Rentals
- Airbnbs / Vacation Rentals
- Home Staging
- Lobbies / Offices

Contact Us:

510.316.9856  
559.300.4984  
design@mudstudiosd.com

MEET THE METRO SOUTH REAL PRODUCERS TEAM



**CATHY GINDER**  
Publisher/Owner



**DAVID CORNWELL**  
Writer



**ANNIE PETERSEN**  
Writer



**SHANNA WELSH-LEVIN, ESQ.**  
Legal Pointers



**CALDER PEARCE**  
GOLDEN LENS MEDIA  
Photographer



**ELIZABETH IRELAND**  
PHOTOGRAPHY  
Photographer



**BRANDON PEASE**  
LINKED PREVIEW LLC  
Photographer



**JUN LEE - SURESHOT**  
PRODUCTIONS  
Photographer



**AMANDA RENZI**  
Social Media Manager

If you are interested in contributing or nominating REALTORS® for certain stories, please email [cathy.ginder@realproducersmag.com](mailto:cathy.ginder@realproducersmag.com).



**LINKED**  
PREVIEW  
A VETERAN OWNED BUSINESS

HIGH-QUALITY PHOTOGRAPHY • MATTERPORT 3D • DRONE VIDEO  
VIRTUAL STAGING • TESTIMONIALS • 24-HOUR RETURN



**SERVING SAN DIEGO & SOUTHWEST RIVERSIDE COUNTIES**

**REAL ESTATE SIGN PRINTING, DESIGN, INSTALLATION, REMOVAL & STORAGE**

SignSetters.com & BestPrintedSigns.com  
619-607-9099  
@signsetterssocial

**FOUNDATION ESCROW**  
Full-service escrow company serving Southern California

WE MAKE BUYING & SELLING *Simple*

www.foundationescrow.com | 1-781-429-4002 | cindy@foundationescrow.com



**Bringing Listings to Life  
One Room At A Time**

Contact us Today!  
(928) 322-6960  
[linkedpreview.com](http://linkedpreview.com)

# hello OCTOBER!

▶▶ publisher's note

Greetings!

Welcome to October! Days are getting a bit shorter and cooler, the holiday season is right around the corner! We kick it off this month with Halloween, a holiday my kids love, I'm sure most do too! We had some great events in September, our first Metro South Preferred Partner social media day with Amanda Renzi, our social media expert! I think everyone had a great time and created some nice content we will share in the coming months.

Also, Women's Council hosted an informative "Play it Safe" Realtor Safety event featuring Tracie Arlington. We heard some great tips and what to be aware of for our own protection. This month our cover story is David Fletes, an agent with a huge heart for his family, Country, and clients. Our Rising Star is Jill Huhn, who began in the mortgage business, but has successfully pivoted to real estate. Our partner spotlight is Dawn Ressel, owner of "The Light Within". Dawn's calming nature, and healing touch is not to be missed. Legal Pointers is back this month with an article by our expert in tenant law, Shanna Welsh-Levin, Esq. There are a lot of initiatives in the upcoming November election, and Shanna helps breakdown how they will affect both landlords and tenants. Our holiday event is in the works, information will be going out soon!

Cheers!

**Cathy Ginder-Publisher**  
cathy.ginder@n2co.com  
858-735-8026



**wispr**  
San Diego

**ZERO COST LEAD GENERATION ALTERNATIVE**

**EXCLUSIVE ACCESS TO PROPRIETARY RUMR AND WISPR INVENTORY**

**THE FASTEST GROWING NETWORK OF REALTORS™ IN THE US**

© 619-777-6432  
WISPRNETWORK.COM

*Gain Access Today!*





## First Security Mortgage

Real Estate Loans & Trust Deed Investments  
Since 1972

- Equity Based Real Estate Loans
- Hard Money Loans Made Easy
- Purchase / Refinance / Cash Out



**Joy Parker**  
Broker Associate  
DRE:01829323  
NMLS:2223041  
Cell: 619-920-4700  
joy@1stsecuritymortgage.com



**SURESHOTS**  
PRODUCTIONS

**Jun Lee**  
858.880.5626  
team@sureshotsproductions.com

# MEET



rising star

## A Change in Career leads to Success Photos by Calder Pearce, Golden Lens Media

### WHEN DID YOU START YOUR CAREER IN REAL ESTATE?

I started my career in the mortgage industry in 2001 as a loan processor, where I worked for over 15 years. In 2022, I decided to make the transition into real estate and jumped two feet in.

### WHAT DID YOU DO BEFORE YOU BECAME A REALTOR?

Before I became a realtor, I worked as a mortgage loan processor starting in 2001. Later, I started working with Eric Vaca, the son of my previous broker, when he started his own mortgage company, Finest City Homes & Loans. We worked together for several years, during which time he became a great mentor and friend, teaching me a lot about the industry. I recently decided to make the switch to Team Rivera at eXp Realty to try something different and develop an identity of my own.

### WHAT ARE YOU PASSIONATE ABOUT RIGHT NOW IN YOUR BUSINESS?

I'm very passionate about helping people achieve their homeownership goals, especially those who don't think it's within their reach. There's something rewarding about guiding someone through the process, breaking down the barriers they perceive, and showing them that owning a home is possible. It's about more than just closing a deal—it's about changing lives and helping people realize their dreams.

### WHAT HAS BEEN THE MOST REWARDING PART OF YOUR BUSINESS?

The most rewarding part of my business has been the opportunity to connect

and meet new people and make a real difference in their lives. Meeting new people and guiding them through such a significant journey is what drives my passion every day.

### WHAT WAS YOUR BIGGEST CHALLENGE AS A REALTOR?

My biggest challenge as a realtor has been navigating the changing market while staying ahead. In such a dynamic industry, it's important to not only keep up but to anticipate changes and adapt quickly.

### WHAT'S YOUR FAVORITE PART OF BEING A REALTOR?

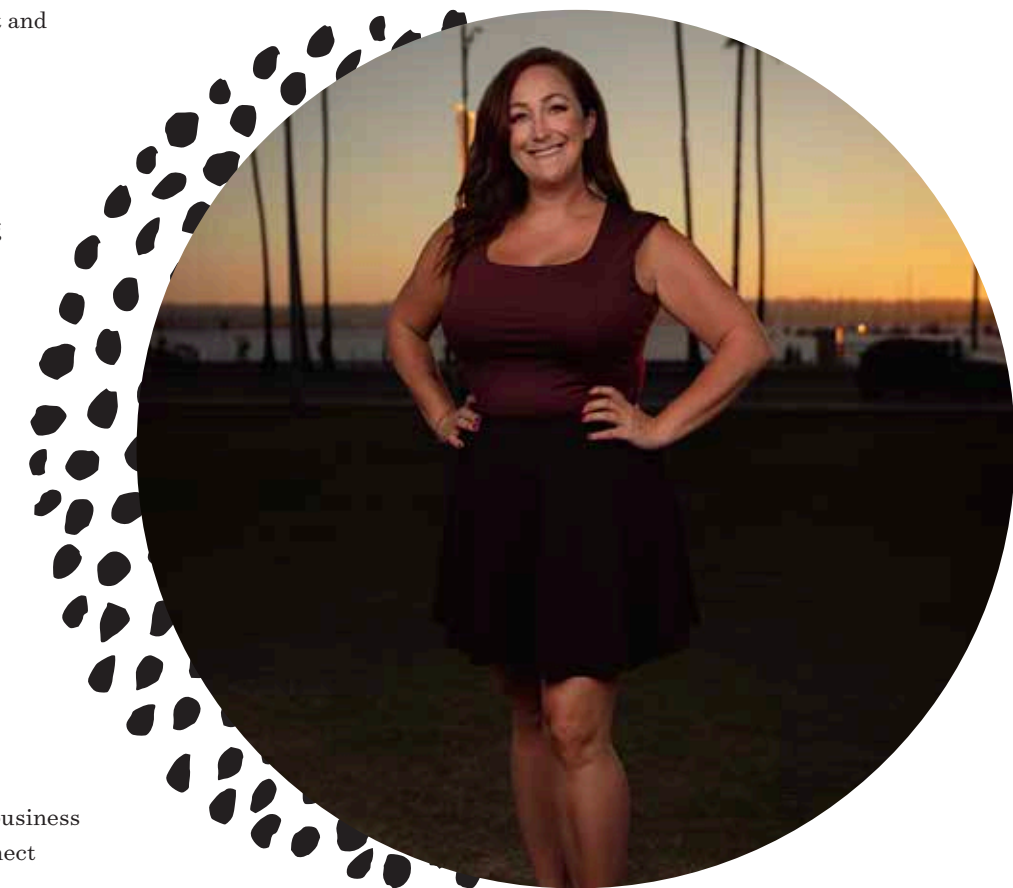
Talking to people- I am a very social person and truly value new friendships.

### HOW DOES REAL ESTATE FIT INTO YOUR DREAMS AND GOALS?

Real estate is the perfect fit for my dreams and goals because it gives me the flexibility I need as a mom while still allowing me to pursue my passions. It enables me to be there for my family, while enjoying the freedom to travel and explore the world. Balancing my career with what I love most makes every day fulfilling and exciting. I am also pursuing my real estate license in Arizona.

### TELL US ABOUT YOUR FAMILY?

I am a San Diego native and mom of 2 awesome children. My mother worked for many years at the City of San Diego and is now a retired grandma





**THIS CAREER CAN DEFINITELY TEST YOU IN MANY WAYS.**

of 12. I am close with my family, and we all spend a lot of time together. My grandparents were entrepreneurs with very successful business ventures that I have been lucky enough to work for and learn a lot about being a driven self-starter to stay motivated as a self-employed individual.

**WHAT ARE YOUR HOBBIES AND INTERESTS OUTSIDE OF REAL ESTATE?**

I love all music, especially Country concerts & line dancing, travel, explore new places in San Diego, camping with my kids, cooking, and I operate an Airbnb location in Arizona with my mom.

**DEFINE SUCCESS**

Learning to allow personal growth to meet your expectations and living your life to your fullest capacity. Being responsible for your own personal growth is such an important part of taking steps to further your career.

**GIVEN YOUR STATUS AND EXPERTISE, WHAT IS SOME ADVICE YOU WOULD GIVE THE UP-AND-COMING RISING STARS?**

Learn the basic knowledge, build relationships, gain knowledge and stay on top of your game. This career can definitely test you in many ways.





# ARE 2024 BALLOT INITIATIVES GOOD OR BAD FOR LANDLORDS?



By Shanna Welsh-Levin, Esq.

**California's ballot initiatives create a sense of anticipation. Landlords fear what's to come each year. As we head to the voting polls, more than a few responsible citizens have feelings of inadequacy because it is hard to foresee the effects of the ballot initiatives. In 2024, California continues to adjust its policies on housing, with several new bills aimed at addressing affordability and tenants' rights. The needle moves toward housing reforms, pro-tenant, and pro-consumer legislation. Leading real estate professionals and affordable housing advocates take opposing views on this year's ballot initiatives.**

The ballot in the 2024 California General Election has high stakes for landlords. Proposition 33 is presented as the "Justice for Renters Act". If Proposition 33 passes, it would repeal California's Costa-Hawkins Act. New rent control laws would immediately go into effect, preventing many landlords from raising rents to match current, fair market rental rates when their rental units turn over to new tenants. Repealing Costa-Hawkins could allow local governments to implement broader rent control measures. This might stabilize rents for tenants but could also deter new investments in rental properties due to potential limits on rental income growth. It could prevent investors and developers from building new housing units that California needs in order to meet housing demands.

Current Law allows municipal price controls on rent, if they are reasonably calculated to eliminate excessive rents,

while providing landlords with a just and fair reasonable return from their property. The Costa-Hawkins Act protects landlords by forbidding rent control on vacant units. The law was passed in 1995 and only affects properties built in 1995 or later. There are additional exceptions to this law that are worth discussing with a legal professional if you need to know more. The overriding purpose of the Costa-Hawkins Act is to allow landlords to set the initial rent on units that are new construction and on units that become vacant.

In other words, the Costa-Hawkins Act mandates vacancy decontrol of rents when a tenancy is terminated, or the tenant ultimately ceases to reside on the premises. It allows the landlord to establish the rent for the vacant unit when a new tenant takes possession under a new lease.

Investors need to remain mindful of how they price their units throughout

the leasing process. As further rent controls go into effect throughout the State, it's important for landlords to continually increase rents to avoid falling behind. If Costa-Hawkins is repealed, landlords can get stuck at below fair market rates permanently. A lot will depend on local and state governments, whether they put overly restrictive laws in place.

Another ballot initiative is Proposition 5, which aims to lower the voter threshold for local bond measures. If approved, that measure will lower the voter approval threshold on local taxes and bonds for affordable housing and infrastructure projects from two-thirds to 55%. How might this impact real estate investors? Proposition 5 could make it easier for local governments to secure funding for housing and infrastructure projects, potentially increasing development opportunities and enhancing property values in areas benefiting from improved

infrastructure. This is a positive change for investors looking at long-term growth.

The California Association of Realtors indicates that it is neutral on Prop. 5, but only because C.A.R. won significant changes in the legislature. C.A.R. was opposed to Prop. 5, and through its opposition, several amendments were made including a new, more limited definition for public infrastructure, preventing the use of bond funds to acquire single family 1-4-unit properties, and removing language that lowers the vote requirement for parcel taxes and sales taxes.

Prop. 5 is supported by labor organizations such as firefighters and construction workers. It is also supported by affordable housing groups and local governments because the change would make it easier to fund new housing construction and other public projects. Opponents of the bill argue that the proposition would result in higher taxes and less taxpayer protection against government spending.

Another important change would occur with Proposition 32, which would increase minimum wage from \$16 per hour to \$18 for all workers starting in 2026. Depending on how many employees a business has, businesses with 25 or more employees would need to begin increases immediately and effectively increase wages to \$18 per hour on January 1, 2025. This proposition is supported by anti-poverty groups and local governments. It is opposed by various business groups such as the California Chamber of Commerce and the California Grocers Association. They argue prices would likely go up, but proponents argue the price increase would likely be less than one-half of one percent.

Interestingly, this could impact affordable rent rates indirectly. If wages increase, average income will

likely increase, so the calculations for affordable housing would also increase. Also, an increase in the minimum wage impacts all businesses, particularly small businesses that could feel a greater impact from higher wages.

It doesn't stop at higher wages and rent control! California takes a stand this year on housing as a basic human right and offers more new laws affecting landlords and property investors in 2025.

In the wake of the U.S. Supreme Court decision relating to homelessness, California amended its constitution. In *City of Grants Pass, OR v. Johnson*, the Supreme Court held that the federal government is not authorized to dictate the Nation's homelessness policy. This leaves it up to each State to determine its own policy on homelessness. California did not delay passing Assembly Constitutional Amendment 10, declaring housing as a fundamental right of all citizens under the constitution of the State of California. In passing this amendment, California declares its pro-housing identity. This comes as no surprise to those familiar with California's housing policies. The author of this article cheers the State for its decisive and quick action, and hopes the State continues pushing to help establish better solutions and more options to make housing more affordable, and to provide shelter for the unhoused.

The list of new laws continues, with some bills still pending a final vote and the Governor's approval. Assembly Bill 2216 requires apartment complexes with more than 15 units to accept pets. If it passes, it will prohibit certain rental housing providers from asking about pets during the application process. The bill also aims to restrict pet deposits and fees. This legislation could affect how commercial property owners manage multifamily residential buildings and mixed-use developments. If passed, the law might increase wear and tear on rental properties. It could also lead

to higher insurance costs for property owners. However, it may expand the pool of potential tenants for residential units in commercial buildings.

Assembly Bill 2347 would extend the period of time in which a tenant may respond to eviction lawsuits. The current five-court-day window would increase to 10 court days. For commercial real estate owners with residential tenants, this change could lengthen the eviction process and potentially impact cash flow. The extended response time might also affect how quickly commercial spaces can be turned over to new tenants. Property managers may need to adjust their timelines and procedures for handling evictions.

Assembly Bill 2493 aims to limit when housing providers can charge applicant screening fees. This bill could change how commercial property owners select tenants for residential units in mixed-use developments. The proposed restrictions might lead to a more streamlined application process. However, they could also increase the risk of renting to unsuitable tenants. Property owners may need to develop new strategies for vetting potential residents.

This is just a brief review of a few of the ballot proposals and new laws that real estate professionals, investors, landlords, developers, attorneys, etc., will need to absorb when the new year begins. So. Cal. Realty Law, APC keeps landlords and real estate professionals up to date through our newsletter, monthly webinars, and social media, not to mention providing reliable, professional legal services to real estate investors and real estate professionals. Tune in! Visit [www.socalrealtylaw.com](http://www.socalrealtylaw.com) to join our resource list and receive invitations to our free monthly webinars. If you are currently experiencing a legal problem, schedule a strategy session today by calling (619)232-7325, or emailing [scrl@socalrealtylaw.com](mailto:scrl@socalrealtylaw.com).

Renzi Social Co.

## OUTSHINE THE COMPETITION ON SOCIAL

See How Renzi Social Co. Can Redefines Your Social Media.

San Diego Realtors, It's Time to Shine! Elevate your digital presence and outpace the competition with the expert touch of Renzi Social Co. We're not just a social media management company; we're your gateway to turning online interactions into real-world success.



- ✓ STRESS-FREE POSTING
- ✓ LEADS, NOT JUST LIKES
- ✓ STRATEGIC PLANNING
- ✓ CONTENT PHOTOS DONE FOR YOU

OFFERING A FREE SOCIAL MEDIA AUDIT

I believe in empowering businesses with the tools and insights they need to thrive in this digital world. That's why I am offering a FREE Social Media Audit, scan the code and sign up for your free audit today.



609-402-1729

renzsocialco@gmail.com



## YELLOW ROSE HOME STAGING

### OUR SERVICES:

- Home Staging
- Expert AirBnB Services
- Furnish Your Rental
- Interior Design
- Remodel and Renovate



**Yellow Rose**  
HOME STAGING

CONTACT US! 858-775-7465  
info@yellowrosehomestaging.com



## Your Neighborhood Property Managers

Rent It Like You Mean It

OUR REALTOR PARTNER PLEDGE  
We Don't Do Sales...  
So You Will NEVER  
"Lose" A Client.

GoldenWest Management Inc.

We Are Here For All Your Property Management Needs

CONTACT US TODAY! 858.779.0577 | GOLDENWESTMANAGEMENT.COM



Elizabeth Ireland

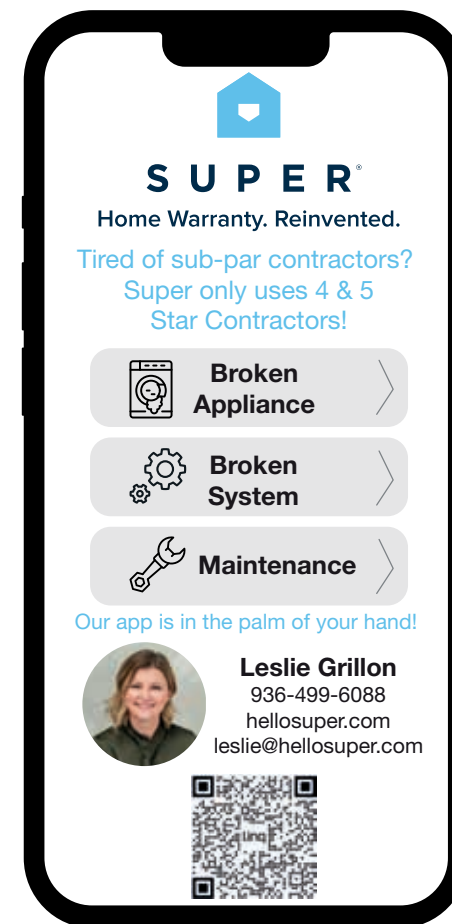
PHOTOGRAPHY

PORTRAIT | FAMILY | EVENT | PROPERTY

WWW.ELIZABETHIRELANDPHOTO.COM

(858) 395-6273

BOOKING@ELIZABETHIRELANDPHOTO.COM



**You Get "MORE" With Morrison!**

- We perform thorough, detailed home inspections, with the following additional services offered:
  - pool inspections, sewer lateral scoping, mold testing
  - Drone roof inspections and thermal imaging are included in every inspection at no additional cost
  - Detailed, comprehensive, narrative style inspection reports provided the SAME DAY!
  - Customer service is our top priority - we go above and beyond in every inspection

**Morrison plus**  
Property Inspections

**America's premier property inspection company**

Call/text for easy scheduling! 619-672-7951



## Creating a Sanctuary at Home and for the Soul

By Annie Petersen  
Photos by Elizabeth Ireland Photography

Imagine in your mind's eye a cozy corner of a home, perhaps with a sunbeam cast across a floor where two cats rest curled up, paws tucked under, asleep.

# The Light Within

It's a sanctuary moment for Dawn Ressel and her two cats, Sol and Ivy.

You might call Dawn an accidental healer who you will find resetting the energy of a house before a new family moves in, something she says can help people experience that house as their home.

"Most people, when they walk into a space, they get a sense of whether it feels good or not. Everybody wants to live in a space that feels good," she says.

And Dawn knows about the desire to feel good.

In her previous career, she was working in the Silicon Valley at a major software company and from the outside looking in, she says people would have thought she was very successful and had everything together.

"You know, but on the inside, I was really suffering," Dawn says. "I quit my job in 2017, kind of unexpectedly, I mean unexpectedly to other people, because I was on the verge of a nervous breakdown. And I just couldn't do it anymore."

Dawn is not alone. A 2022 report on the State of Burnout in Tech found 2 in 5 workers show a high risk of burnout and 46% of women have a burnout risk compared to 38.2% of men. A separate report by Human Capital Innovations show that education is the most burnt-out industry in the U.S. followed by technology, information, and media. Real estate is in third place with the average burnout time prior to the fourth year of work.

"That's when I started seeking help for myself. I didn't initially have aspirations to become a healer," admits Dawn. "But the more work I did on myself, the more I realized it was my true calling."





**Everybody  
wants to  
live in a  
space that  
feels good.**



Dawn Ressel, who studies with Modern Mystery School, an international organization based in Toronto, is a former burned out technology professional turned Energy Healer and Guide. She founded The Light Within and provides services beyond cleansing a house to make it feel like home.

“It’s very important they are taking care of themselves, not only physically, but also spiritually,” she says about realtors. “And if they do that, they can have more longevity in their profession and they can respond to things that are stressful with more grace, more ease, and stay more centered.”

She says she typically recommends people start with what she calls Life Activation which is a reset to lower stress and leads to clarity to make better decisions on a daily basis. If people want to continue working on themselves, she recommends a two-day workshop called Empower Thyself Initiation, a small group class. In that class, people get tools they can use every single day.

Dawn stresses the work isn’t woo-woo and is based on 3,000-year-old methodologies, which she writes about in her book available on Amazon, “Ancient Healings, Modern Miracles.”

“It’s proven. It’s repeatable. It’s predictable.”

In addition to helping people experience more positivity in their life, Dawn regularly volunteers with the San Diego Food Bank which includes putting on some meditation events this holiday season to raise money.

Originally from Florida, when she’s not practicing Reiki or teaching meditation, you’ll find her enjoying the beach, hiking or singing with her ukulele and living a positive and fulfilled life.

She wants realtors and homebuyers to experience that, too.

“You want to feel that your home is a space you can go into and feel safe, feel relaxed. And part of that is doing work on the home, and then part of that is doing work on yourself.”

*If you or someone you know has considered Buying or Refinancing, have them reach out to us today!*

**DESERT COAST HOME LOANS**  
Powered by Secure Choice Lending

**CLOSE IN 21 DAYS OR LESS,  
NO HIDDEN FEES & LOW RATES!**  
*Serving all of San Diego County*



**Shane Stokes**  
Senior Loan Officer | NMLS 536203  
(858) 245-3114  
SStokes@SecureChoiceLending.com



**Stephanie Garmo**  
Senior Loan Officer | NMLS 632819  
(619) 944-9728  
Stephanie@GarmoHomeLoans.com

SCL Corporate Office, 1650 Spruce St. Suite 100, Riverside, CA 92507

**TDRNHD**



**The Disclosure Report for  
REAL PRODUCERS**

**COLLEGE HUNKS.**  
HAULING JUNK & MOVING.



**MOVING, JUNK REMOVAL,  
GENERAL LABOR, DONATION PICKUP**

**SELL HOMES  
FASTER**  
With College Hunks

SPECIAL DISCOUNT FOR REAL PRODUCERS!  
**\$25 OFF**  
ALL SERVICES

**EDDY JABBOUR**  
Serving East County, South San Diego,  
Poway & Del Mar. **858-216-4600**

**CALIFORNIA  
PREFERRED ESCROW:**

Your trustworthy partner for a smooth transaction. Contact us today to connect you with one of our Escrow teams.

“My escrow team at California Preferred is AMAZING!”  
-L. Morgan

CALIFORNIA ESCROW PREFERRED INC.





**Martha Garcia**  
(619) 651-6331  
martha@californiapreferred.com



**Paige Jenkins**  
(858) 449-1096  
Paige@cpmetro.com



# DAVID FLETES

## PROUD TO SERVE COUNTRY, FAMILY, & CLIENTS

Photos by Brandon Pease- Linked Preview, LLC

**DAVID FLETES** grew up in a world of contrasts. His childhood was marked by the loving presence of his mother and the absence of his father. His father, a former soldier, had left when David was just 1 year old, vanishing from his life and leaving an indelible mark on his young heart. David clung to the memory of his father as a guiding star, silently vowing to make him proud, even though they would never meet again.

In his pursuit of this elusive pride, David's journey took him from the streets of San Diego to the battle-grounds of the Marines in 2001. His initial hope was to forge a long career in the Corps, but fate had other plans. An injury ended his service after just one tour, but David's resolve remained unshaken. His dreams of making his father proud were redirected, fueling his transition into civilian life.

It was his mother, whose tireless work ethic and selfless dedication to the family left a profound impact on David. Witnessing her work long hours, juggling responsibilities to support David, his sister, and their grandmother, ignited a desire within him to find a way to help her achieve a dream she had long put on hold: owning a home. This spark led David to explore various career paths, including law enforcement and construction, before discovering his true calling in real estate.

"Seeing my mom work so hard to support my grandmother, my sister, and me made a huge impression on me," he recalls. "Watching her work 10-plus hours a day and not able to own anything was the main reason I wanted to find a way to help her buy a house."

Despite facing the profound grief of losing his mother to early-onset Alzheimer's in 2016 and the challenges of caring for his grandmother until her centennial year, David's positivity remained unyielding. Despite the toll that caregiving took on his business, David's unwavering commitment to his family was a source of pride.

In 2007, David earned his real estate license, and over the next 17 years, he climbed the ranks to become the top 1% of Realtors in San Diego and 3% Nationwide with Coldwell Banker and a Real Estate Coach Nationwide with the CORE training Inc. David recently created The David Fletes Team to help more families with their Real Estate needs.





“In every situation, maintaining a positive outlook is crucial,” David says. “Life’s challenges can sometimes feel overwhelming, but it’s important to remember that there’s always a way forward.”

David married his wife, Melyna. A passionate soccer fan, he proposed to her in Russia during the 2018 FIFA World Cup. “I got on my knee in the lobby of the hotel,” he recalls, “And there were

people from all over the world standing by and clapping.” Melyna, whom David describes as his best friend and partner in crime, is a constant source of support and inspiration.

Their family is enriched by their children: Ethan, a talented high school senior with a love for violin and mariachi, and Valeria, a dedicated graduate student pursuing her master’s in psychology.

“

Life’s challenges can sometimes feel overwhelming, but it’s important to remember that there’s always a way forward.

David’s business philosophy is rooted in his belief in the power of positivity and community. He relies solely on referrals and networking, eschewing traditional advertising methods. His dedication extends beyond real estate; he is an active community member, serving as the HOA president, collaborating with government unions, and supporting the Alzheimer’s Association. His current roles on the board of the Pacific Southwest Association of Realtors and as a state political coordinator for the California Association of Realtors further reflect his commitment to his profession and community.

Through all of life’s ups and downs, David’s message remains clear: “Life isn’t going to be easy. And no matter what you’re going through, someone is going through something worse.” His focus is on embracing each day with a positive mindset, not letting the weight of the future or others’ opinions overshadow the present.

David Fletes’ story is one of resilience and hope. It’s a reminder that, even in the face of adversity, a positive outlook and unwavering dedication to one’s values can lead to extraordinary success and fulfillment.



# YPN of PSAR

Photography by Don Anderson Insight Photos, Inc

BAGGIN N'  
BRAGGIN  
CORNHOLE  
TOURNAMENT  
2024



**MAKE MONEY.  
SAVE MONEY.  
SAVE TIME.**

What Can Bonzo Do For Your Business?

- Connect
- Converse
- Convert

scan to earn more and work less!

**BONZO!**  
GetBonzo.com

**MAKE IT A WIN-WIN SOLUTION:**  
SECURE CASH OFFERS FOR YOUR CLIENT

**YOUR TRUSTED LOCAL INVESTOR PARTNER**

(619) 603-0915  
@RENOVATESANDIEGOLLCC

YOUR HOME LOAN SURGEONS  
THE GOLDBERG TEAM

**FORGET  
the Financing**

**Brandon Goldberg**  
NMLS# 859086  
Loan Consultant

**(949) 636-1981**  
brandon@goldstandardmortgage.com | www.loansurgeon.com

**Véronique Miramontes**  
Transaction Coordinator

**Véronique (Vee) Miramontes**  
Realtor • Independent Transaction Coordinator

**Transactions Realty of San Diego**  
Tel: 619-777-TRSD (8773)  
Vee@TransactionsRealty.com  
www.TransactionsRealty.com  
M-F: 9:00-5:00  
DRE # 01235618

**TICOR TITLE**

**YOUR ELITE TITLE TEAM**

RESIDENTIAL • COMMERCIAL • PURCHASE • REFINANCE

With over 90 years of combined experience in the title industry, we have the knowledge and experience you need in a business partner.

We are committed to providing excellent customer service and cutting-edge technology.

**“CARING IS OUR COMPETITIVE EDGE”**

<b>COREENA MULLOY</b> Sales Executive (619) 567-9277 Coreena.Mulloy@ticortitle.com	<b>TONY SANTIAGO</b> Senior Sales Executive (619) 410.7917 Tony.Santiago@ticortitle.com	<b>SANDRA BANTEIR</b> Sales Executive (619) 890.5553 Sandra.Banteir@ticortitle.com	<b>JOSE MELARA</b> Senior Sales Executive (619) 495.7605 Jose.Melara@ticortitle.com
---	--	---	--



# GINDER LAW GROUP



The **REAL ESTATE MARKET** is changing; do you have a risk management program for your real estate business?

*If not, call me, let's talk!*

**ERIC GINDER, ESQ**

Ginder Law Group

[eginder@ginderlaw.com](mailto:eginder@ginderlaw.com)

760-294-7736-office

619-743-5341-mobile