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JANUARY 2025

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## Genie Irish



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Kalen Esguerra

### **PARTNER SPOTLIGHT:**

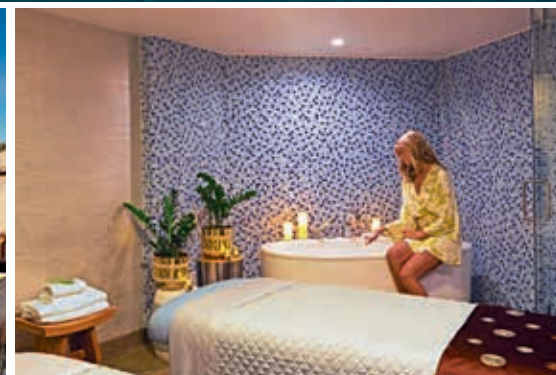
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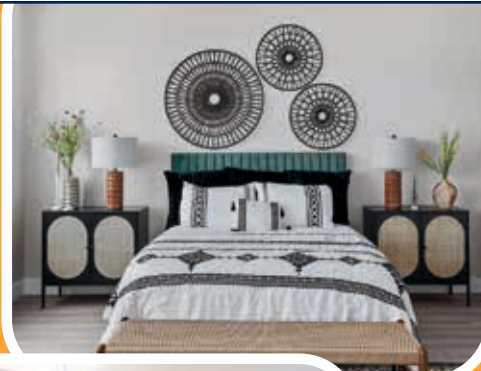
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# Happy New Year!

Season's Greetings!

Welcome 2025! It's hard to think that we are embarking on our third year in print! We have had such a great time these last years, and can't wait for more to come! You will see some new content in our next few issues. We will take a look at the wonderful people who run our local associations, get a deeper dive into a realtor's everyday life, and learn about their top picks of items that help make them successful in life and real estate! This month, our cover story is Genie Irish. She is the owner of Costa Modern Properties, and the new President for NAHREP in 2025! We are also featuring Kalen Esguerra as our Rising Star. You might recognize that name, his dad, Leo Esguerra, was our cover agent in March of 2023. Kalen is following his dad's footsteps and building a career in real estate. Our Partner Spotlight this month is Jonathan Paghaktan of World Financial Group/World System Builder. Jonathan specializes in helping people plan how to save money, pay off debt, and build wealth. Again, we have some fantastic nuggets from our own business development coach, Maryam Habashi, in Infuse Insights. I hope you are all excited for the coming year, we definitely are here at *Metro South San Diego Real Producers!*

Cheers!  
**Cathy Ginder-Publisher**  
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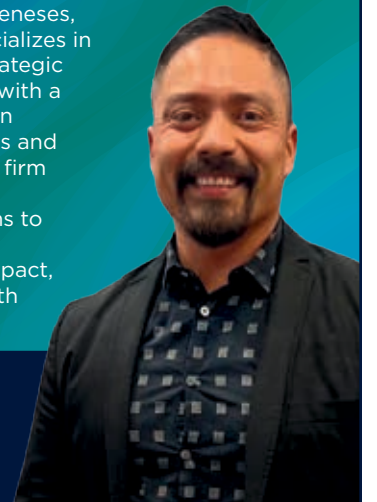
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# The Four Pillars of Ultimate Success:

## Building Balance for Sustainable Growth

BY MARYAM HABASHI- TRANSFORMATIONAL BUSINESS COACH

In the demanding world of sales and leadership, achieving balance is the key to preventing burnout and ensuring long-term success. Running a business is not a destination; it's a continuous journey. To thrive, leaders must focus on four essential pillars: **Syncing Personal and Professional Goals, Mastering Financial Awareness, Prioritizing Mental and Emotional Wellness, and Pursuing a Greater Purpose.**

### 1 / Sync Your Ambitions: Align Personal and Professional Goals

Success begins with clarity. Aligning your personal goals with your professional aspirations creates a roadmap for fulfillment. This alignment ensures that your daily actions support both your personal happiness and career growth. For example, prioritizing family time while pursuing professional achievements establishes a sense of balance that sustains motivation and prevents burnout. When you sync your ambitions, every milestone brings a deeper sense of satisfaction.

### 2 / Build Your Freedom: Master Financial Awareness and Wealth

Financial freedom is the foundation of opportunity. It's not just about earning—

it's about managing and growing your wealth effectively. Professionals who maintain financial awareness can minimize stress, make smarter decisions, and reinvest in their growth. Whether it's budgeting, saving, or learning to invest wisely, taking control of your financial future empowers you to lead with confidence. Wealth, when managed well, becomes a tool for achieving both personal and business goals.

### 3 / Fuel Your Mind: Prioritize Mental and Emotional Wellness

A sharp mind and a healthy body are your greatest assets. Reflecting daily on your mental and emotional wellness is crucial to maintaining energy and focus. Simple habits like regular exercise, mindfulness, and setting boundaries at work help prevent burnout and foster resilience. Leaders who prioritize their well-being inspire their teams to do the same, creating a culture of health and productivity.

### 4 / Lead with Purpose: Pursue Your Ultimate Why

Success without purpose is fleeting. Identifying and embracing your greater purpose provides the motivation to overcome challenges and stay the



Maryam Habashi, M.Ed.  
Certified Behavior Profiling Coach

course. Whether it's mentoring others, contributing to your community, or building a legacy, your purpose acts as your guiding star. Leaders with a clear "why" inspire trust, loyalty, and passion in those around them.

### Finding Your Balance

The key to lasting success lies in balancing these four pillars. Sync your goals to live authentically. Manage your wealth to secure freedom. Prioritize wellness to sustain energy. And lead with purpose to create meaning. When all four areas work in harmony, you unlock the ability to lead, innovate, and grow sustainably.

Remember, success is a journey, not a destination. By building balance into your life, you'll thrive as a leader and create a legacy that lasts.

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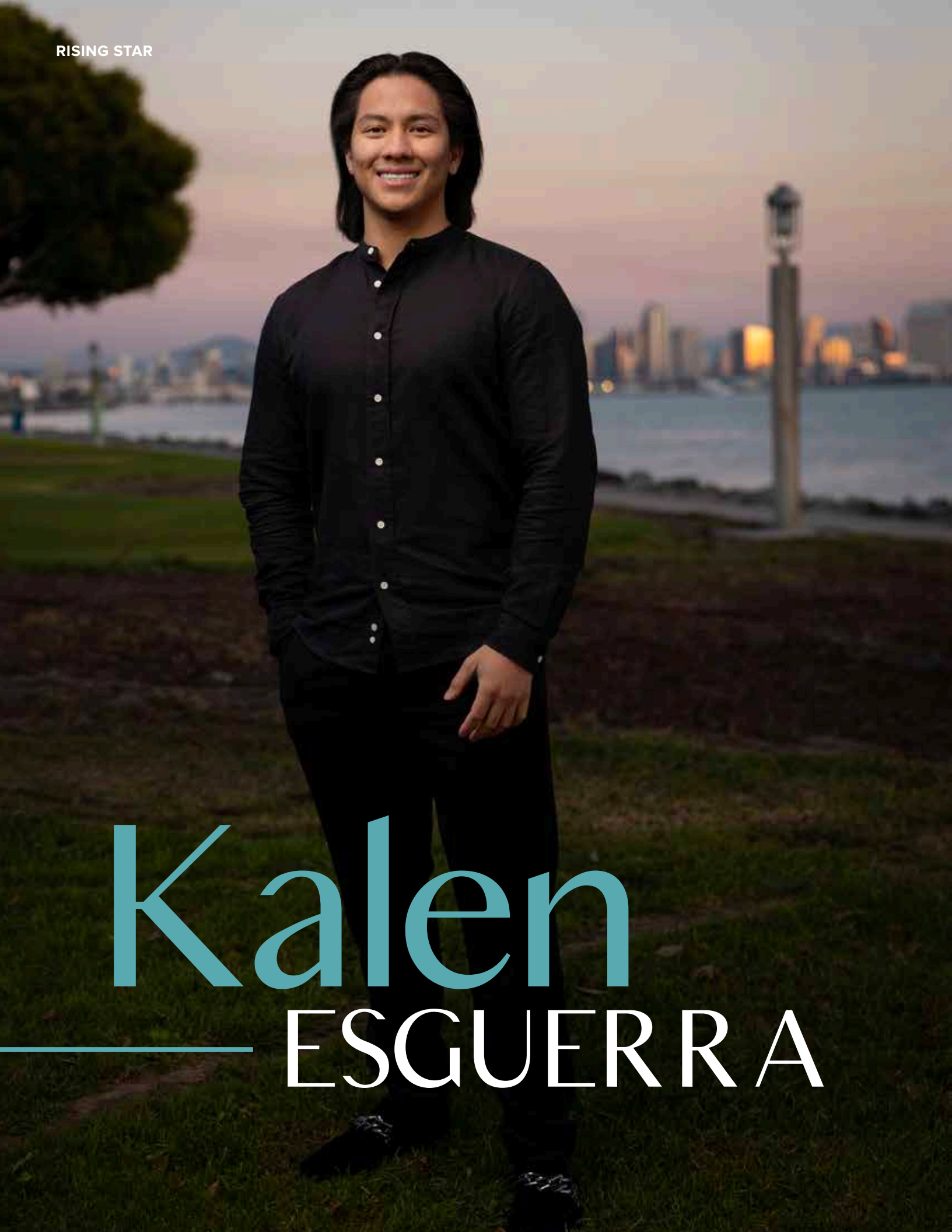
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# Kalen

## ESGUERRA

## Real Estate – It’s in the Family

PHOTOS BY CALDER PEARCE GOLDEN LENS MEDIA

### When did you start your career in real estate?

My real estate career started towards the second half of 2023. I first figured out how to get licensed, following that I started taking the classes and I was able to register for the official exam after my 3 certificates. However, I did grow up with my dad being a real estate agent for most of my life. I was able to get a bit of understanding of how busy a real estate agent can get. A couple years after highschool is when I finally committed to begin my career as a real estate agent after growing up with it most of my life.

### What did you do before you became a realtor?

Before I was a real estate agent I was attempting my own online businesses along with working at a front desk of a

gym. The online businesses consisted of all the commonly popular and still is trending at the moment which were SMMA (Social Media Marketing Agency), E-commerce, and drop shipping.

### What are you passionate about right now in your business?

I would say I am more passionate about learning in this business. Especially how new I am to this business. There is so much to learn and most of the stuff I do learn in the business pretty much could be implemented into most businesses. There are many people out there that have been in it for an incredible amount of time and have told me they are still learning till this day. And I feel as if that would go for anything in life, no matter how experienced or amount of time you have been in for whatever it is you

do, there will always be more to learn. I truly feel as if that’s the best part of it and just life in general.

### What has been the most rewarding part of your business?

I would say there’s a few things that are pretty rewarding about the business. One would be meeting everyone along the way whether it is a client, co-worker, partners or even just other realtors. Another is the earning potential for sure. Working at a front desk at a gym is not always going to pay you the most amount of money. So, when I made the move to transfer over to work with my dad in real estate the possibility of higher income was a big part of the change. Also getting to see a lot of different homes and especially the units downtown.

### What was your biggest challenge as a realtor?

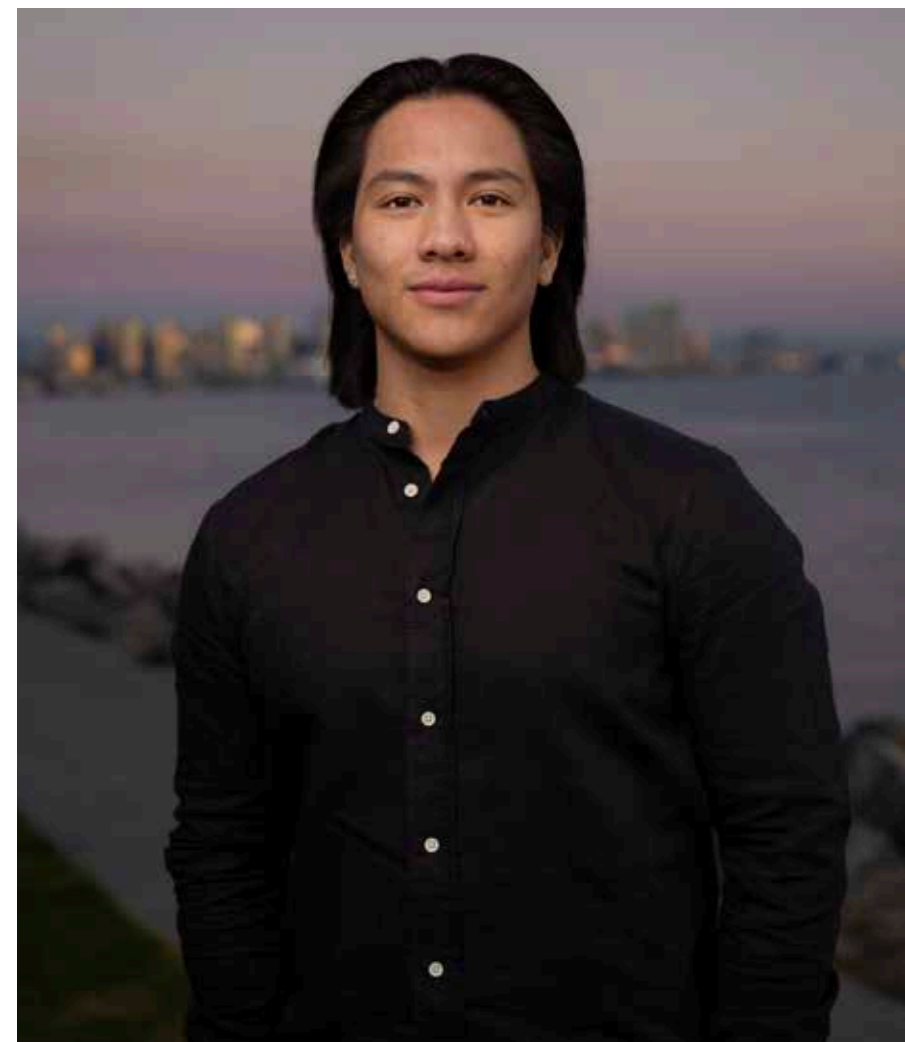
The biggest challenge I personally face in the business are two things: learning and finding clients whether it comes to buying or selling. Starting off with the learning aspect, it’s kind of like you have to learn from experience because there are so many different situations in so many different things in the business. You can’t always be taught how to deal with situations but you may be able to prepare for it. Second, it is not the easiest thing to find people who are shopping for a home or selling a home. It is the biggest purchase or sale people make. Also contracts and how to put deals together.

### What’s your favorite part of being a realtor?

My favorite part of being a realtor would definitely be similar to the most rewarding part of the business. Where I get to see different houses around San Diego meet different people also the earning potential.

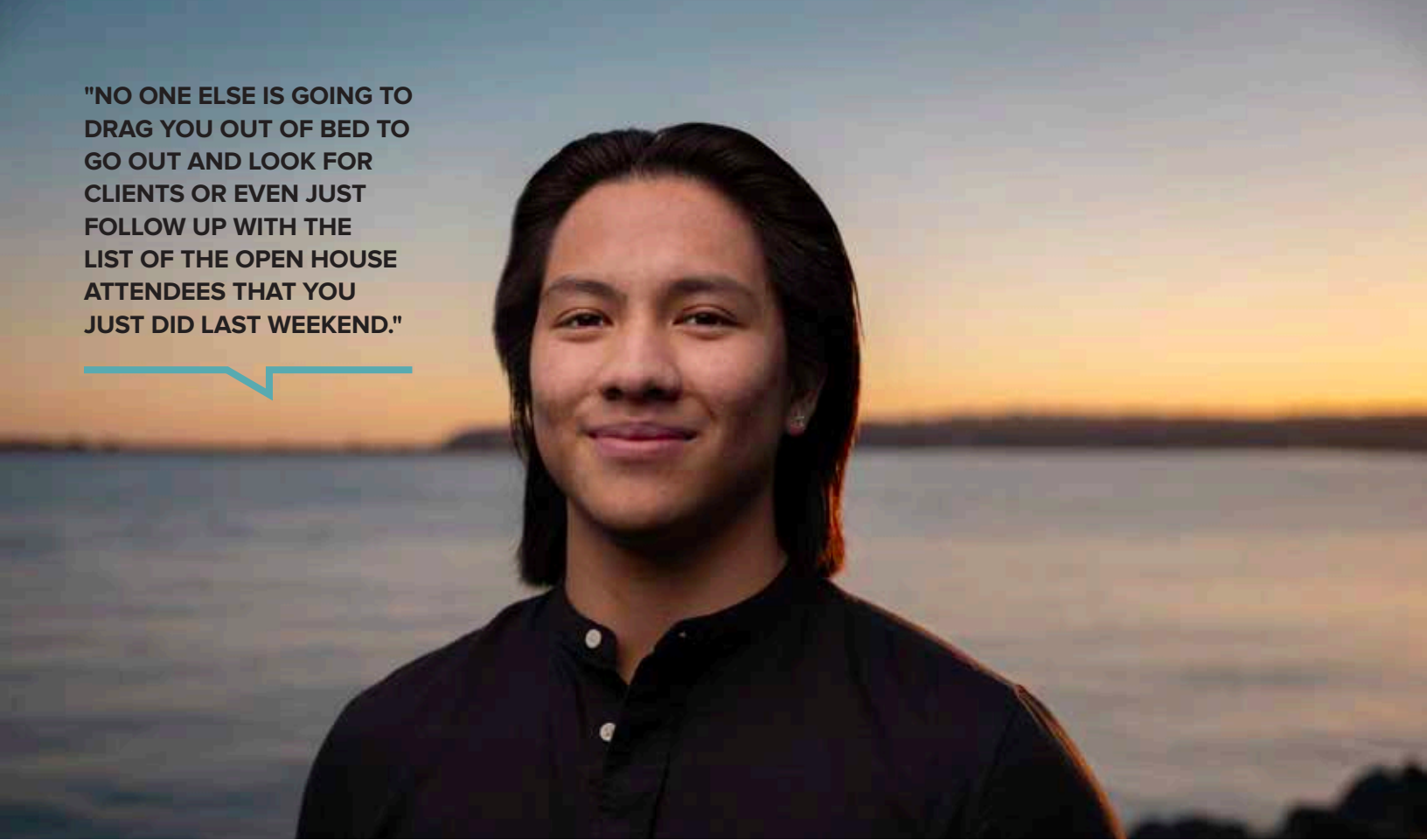
### How does Real Estate fit into your dreams and goals?

All I know so far is that real estate fits into my dreams and goals in the perspective of learning how to push





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myself to work every day. No one else is going to drag you out of bed to go out and look for clients or even just follow up with the list of the open house attendees that you just did last weekend. Basically, that practice of pushing yourself to grow this business is a practice that could be implemented in whatever it is in life whether that's

working on your physical health, wealth or even your spiritual health.

**What are your hobbies and interests outside of Real Estate?**

My hobbies outside of the business are quite a few. I really enjoy cars and working on mine, rock climbing, Surfing, and just going on dates with

my girlfriend at the beach like late night walks or spending time with family.

**Any favorite books?**

The Bible is my favorite book for sure. I am a big Jesus fan. I always try my hardest to live like him, I fail all the time everyday. But never stopping the attempt to live like him every day is what success is to me.

**Tell us about your family**

My family is a family of four in San Diego. I have my mom dad and brother, I'm the oldest. My mom's side is from Mexico and my dad's side is in the Philippines.

**Define success**

Defining success is definitely subjective. I think success is being able to hit your plan A without having a plan B, because no matter what, if someone truly tries their hardest to achieve whatever it is, they will do everything in their power to achieve it and will achieve it. Ultimately to me success is being able to live like Jesus in all areas of my life, whether that's wealth, health and obviously spiritually.



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# 11th Edition SHIBA Report Overview



## A Message from the San Diego Board President of NAREBSD

Dear San Diego Community,

As President of the San Diego Chapter of the National Association of Real Estate Brokers (NAREBSD), it is my honor to share with you the highlights of our SHIBA (State of Housing in Black America) Report. This report is a vital reflection of our commitment to promoting democracy in housing and addressing the challenges impacting Black homeownership within our region.

The SHIBA Report provides invaluable insights into the disparities, opportunities, and pathways toward achieving sustainable homeownership. It underscores the importance of collaboration among real estate professionals, policymakers, and community leaders in breaking down barriers and creating equitable housing solutions.

As we continue this critical work, I invite you to join us in building a more inclusive housing market—one that ensures every San Diegan has access to the American Dream of homeownership. Together, we can shape a brighter future for our community.

Sincerely,  
**Darrill Cook**  
 President, NAREBSD San Diego Chapter

## Introducing the 11th Edition of the State of Housing in Black America (SHIBA Report)

The State of Housing in Black America (SHIBA Report), now in its 11th edition, continues its vital mission of examining the challenges and opportunities that Black Americans face in the housing market. This annual report released by the National Association of Real Estate Brokers (NAREB),

provides a comprehensive analysis of the systemic barriers to homeownership, disparities in access to credit, and the broader impact on wealth-building in African American communities.

### Key Points from the SHIBA Report:

- **Persistent Racial Homeownership Gap:** The report highlights the ongoing disparities in homeownership rates between Black and White Americans.
- **Systemic Barriers:** The SHIBA Report examines the systemic barriers that continue to hinder Black homeownership, including discriminatory lending practices and limited access to credit.
- **Wealth-Building Opportunities:** The report emphasizes the critical role of homeownership in building wealth and achieving financial stability for Black families.
- **Policy Recommendations:** The SHIBA Report provides concrete policy recommendations to address these challenges and promote equitable housing opportunities.

### Call to Action:

- **Read the Report:** We encourage you to read the full SHIBA Report and share it with your networks.
- **Join the Conversation:** Engage in discussions about housing equity and share your insights on social media using #ShibaReport and #NAREBSD.
- **Support NAREB's Mission:** Get involved with our local chapter and support our efforts to promote fair housing and homeownership opportunities for all.

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# JONATHAN PAGTAKHAN

At World System Builder, it's all about helping clients succeed.

BY JOSEPH COTTLE  
PHOTOS BY BRANDON PEASE- LINKED PREVIEW, LLC

Just exactly how does a physical therapist get into financial services?

Well, you have to love helping people, but Jonathan Pagtakhan needed some help of his own, first. "World System Builder had workshops to teach people about money, and one of the workshops was about increasing cash flow and debt management," Jonathan remembers. "I had about \$15,000 in student loan debt, and I didn't know how to really pay them because it was a big amount of money. But once I understood that you don't pay just the minimum, you just have to pay more than that to pay off the debts a lot faster, it made sense. I was able to apply that knowledge. So, I completed their five workshops, and after learning all that knowledge I wanted to jump ship from working in healthcare straight into financial services."

Those two worlds—healthcare and financial services—seem completely disparate, but not to Jonathan. He had a notion that physical therapy wouldn't be the right fit, so, after graduating college, he pressed pause and worked as a line cook at a ramen shop to make ends meet. It just so happens that World System Builder was hiring new agents. "I was approached by this opportunity and, uh, you didn't need, you know, to go back to school to get a degree," Jonathan says. "All you needed were the necessary licenses by the state of California to be able to practice. Granted, I had a lot of questions about it, but I managed to take the necessary tests and I have been here ever since."

For Jonathan, it's all about helping clients, which made the transition easy— "It's about helping people understand how money works. You know, a lot of people are very unaware about certain things, but making sure that people have a good retirement, are able to live the American dream of owning their own home or being comfortable and seeing their kids grow up—it's about going from financial insecurity to financial security and becoming financially independent as they get older."







shows with his wife-to-be once all the dust settles down after the wedding.

Ask him about Filipino food, and you'll need to start taking notes. He's passionate about his Filipino heritage, and he cooks recipes at home that he's learned from family over the years. "A lot of people think I'm crazy, especially Filipino families," he says, "that coconut milk doesn't belong in adobo, but they're wrong. I have a lot of pride about that—it adds more flavor to the food. After one day, it literally is like the best soup in the world with the chicken. [I love] kare-kare, which is like a curry-ish style meal, and I know everybody loves the lumpia, the babinka and all that stuff, and there's also sinigang."

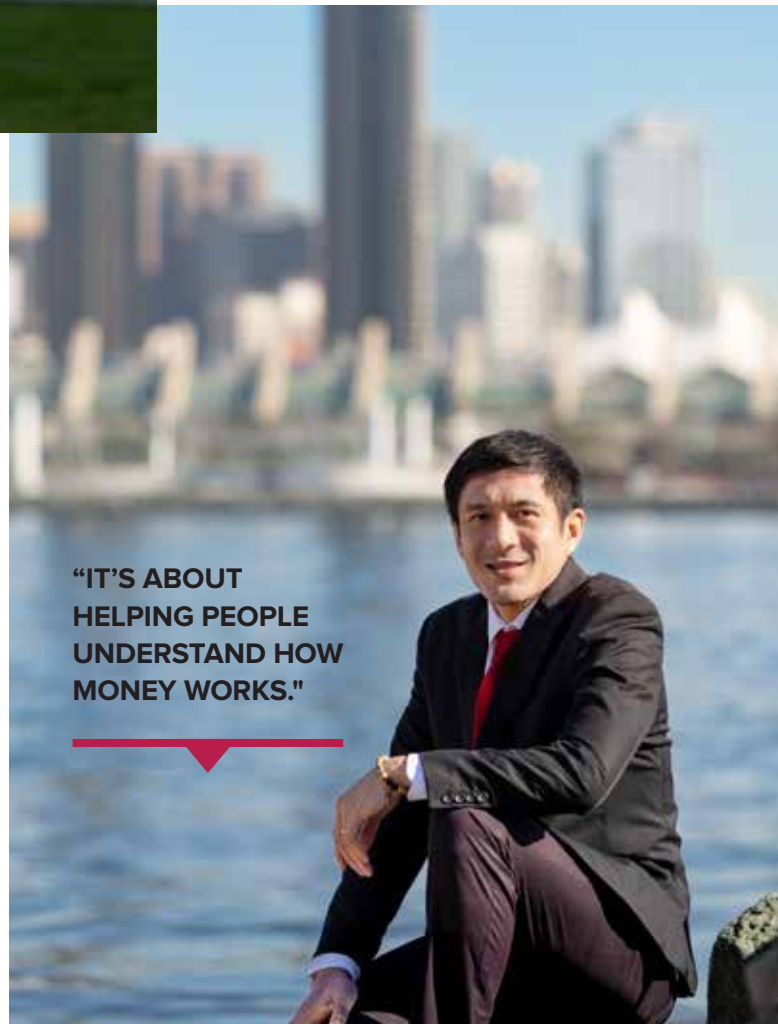
Financial services are serious business, but Jonathan doesn't make it feel that way. "I look serious at a lot of events for Real Producers," he admits, "but I'm a very laid-back guy, always open for conversation, getting coffee, or seeing how we can help each other in business. Knowledge about real estate also coincides with knowledge in finance. So, for those that are eager to have a finance guy to work with, I can work with pretty much any industry."

Again, Jonathan is all about his clients, helping them find their way to their dreams.

World System Builders, part of the World Financial Group, takes a client-based approach to their services, and Jonathan is particularly passionate about that model. "Many traditional financial services companies will always push product commission, saying that their solution is better than another one," Jonathan explains, "but we have to break away from that. Through these educational workshops, we show people the pros and cons of certain solutions as well with the concepts. There's no one shoe that fits everybody. Everyone's financial picture is different. Most companies have only one solution that they offer, so there's a very high chance that the client could be missing out on other solutions that could help them out."

The company still hosts the workshops that drew Jonathan to the industry, and they're all free. Anyone who needs help can join the zoom meetings to learn financial acumen to start changing the trajectory of their financial future.

Jonathan isn't all numbers, though. He's a world traveler, just getting back from a trip to Europe this month, and he's trying to stay active by playing pick-up basketball. He's getting married soon, too, and he's hoping to binge some Netflix documentaries and



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# SERVICE ABOVE

*Self*

THE GENIE IRISH  
SUCCESS STORY



BY ANNIE PETERSEN · PHOTOS BY BRANDON PEASE- LINKED PREVIEW, LLC

The energy of Genie Irish is enough to light up a whole house, with enough warmth to fill a home. Fueled by a deep conviction to create change and impact on the community and an entrepreneurial spirit, it's no wonder that clients still call Genie for all things real estate.



- Need a plumber? Check.
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“I truly continue to be in the lives of my clients – and I think most of my clients do become friends.”

In fact, they become partners on some level for the philanthropic and community support initiatives Genie is passionate about. She says she will invite them to donate \$20.00 or give up a coffee for a purpose greater than real estate.

“Money is just the financial reward. For me, it’s just a vehicle of opportunity to do other things. We just dropped off

270 pounds of canned goods for the food bank this week. I have a toy and blanket drive on my doorstep right now, and we build two homes in the Dominican Republic each year.”

The success of Genie Irish comes as a first-generation American who grew up seeing the dedication and commitment of an immigrant mother who owned her own home in Imperial Beach. She recalled visiting homes in Coronado with her mother, who owned a cleaning business, and said she was staring in the face of what she wanted. Some people might see the way others live and believe it isn’t possible, and instead Genie says she knew the sky was the limit.

“It’s the dream and the vision,” she said. “My Mom always taught me to never settle, and if you want something, you better go get it! If you want to buy those shoes, you better go get a job.”

So, she did. And now, she’s building a team with Costa Modern Properties and creating boundaries that allow her to create meaningful memories with her family. She says she’ll balance out her weekends for everything from an open house for a client to a baseball game for her son. He knows he will be the only child of 300 people at the National Association of Hispanic Real Estate Professionals gala when she’s inducted as President.

“I am setting boundaries and prioritizing things that are just non-negotiable,” she said. “I make my husband’s breakfast, pack his lunch, and make dinner – it may be a traditional way of living, but that is his love language and that fulfills me.”

In listening to Genie share her story, it starts to emerge like a *Ikigai*, the Japanese word that refers to passion, vocation, profession, and mission – where doing what you live, what you’re good at, all meet what you are paid for, all because it meets some sort of need in the world.

“I feel like the universe, or God, put me on this planet for a larger mission than myself, like something bigger than myself.”

Genie is taking advantage of every innate skillset to teach, motivate, and inspire others whether it is to collect cans or donating money to build homes in the Dominican Republic.

“Part of charity is bringing it out in someone else and giving them the opportunity to feel a part of something – something that’s not for my own ego.”

When immersed in real estate, or caring for her 18-month-old, her son, or spending time with her husband, you’ll find her as host of *American Dream TV*. Or, on the other side of the screen watching a guilty pleasure of “*Love is Blind*” on Netflix.

One thing is for certain: there is nothing blind about Genie Irish.

“It’s the daily touches of someone’s life that can make you better. It’s so attainable for all of us.”



“

It’s the daily touches of someone’s life that can make you better. It’s so attainable for

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