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Cheers to the New Year!

As we step into a new year, the real estate landscape feels energized with possibility. January has always carried the promise of fresh starts, and this month's issue reflects that spirit—highlighting agents, issues and opportunities that will shape the market in the year ahead.

We also spotlight stories of resilience and innovation in our industry—our cover story, Melissa Sofia has done just that. She learned about Real Estate by working with a mother gone too soon, and has adapted and evolved her business, keeping her

always in mind. Our agent to watch, Martha Garcia Duraiswamy has also reinvented herself, from working in banking & escrow, she is now fully immersing herself in real estate, and her hard work shows! Bess Kelley, whom many of you may know from her staging company, Yellow Rose Home Staging, is also starting the new Year off with a bang, a new marriage and a new passion project, The Yellow Rose Inn. An event space, boutique inn and Western themed haven in North County. These powerhouse ladies amplify how Real Estate continues to prove that even in uncertain times,

growth is always possible with the right strategy and vision.

Thank you for starting your year with us. Here's to new beginnings, bold goals, and a prosperous year in real estate.

Happy New Year—let's make it exceptional.

Cheers!

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The **SUCCESS** RESET:

Why 2026 Must Be the Year You Stop “Trying” and Start Operating With Systems

BY MARYAM HABASHI- TRANSFORMATIONAL BUSINESS COACH

Every new year brings a flood of goals, intentions, and promises. But the truth is this: growth doesn’t come from motivation. It comes from systems. The highest-performing sales professionals and leaders—across the companies I’ve coached for nearly three decades—aren’t the ones who “try harder.” They’re the ones who operate from a repeatable structure that protects their time, multiplies their output, and strengthens their mindset.

As you step into 2026, I want you to ask yourself one question:
“Is the way I’m working scalable, or am I depending on willpower again?”

The difference between another year of inconsistency and your breakthrough year comes down to three core components of the INFUSE System:

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Top performers don’t guess their way through the week. They use strategic planning frameworks that align their actions with revenue, growth, and personal priorities. When you plan correctly, you close more, recruit smarter, and stop reacting to everyone else’s emergencies.

2. Behavior-Based Leadership

After coaching thousands—from top producers to C-suite executives—I’ve seen one truth hold:



You can’t lead people effectively if you don’t understand them. This year, behavior profiling isn’t optional. It’s the blueprint for influence, team culture, and predictable performance—whether with clients or employees.

3. Measurable, Weekly Momentum

Business changes when conversations change. Appointments double when you follow a weekly system. Closing ratios increase when your process is consistent. Your work-life balance stabilizes when your time is protected.

These are not theories—they’re the documented outcomes of the leaders and sales professionals inside my Executive Roundtables and coaching programs.

2026 is not the year to “try harder.” It’s the year to operate differently—with systems that elevate your personal, professional, and financial life.

This year, I’ll guide you through the “what” and “why” of growth inside INFUSE Insights. The “how,” “when,” and “with whom” will be personalized through the transformational coaching experience I’ve built for serious, committed individuals ready for real change.

Here’s to a year of intentional leadership, structured success, and explosive growth.

Maryam Habashi, M.Ed. Founder- INFUSE system Transformational Business development coach
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MARTHA GARCIA

DUR AISWAMY

Building
Momentum While
Maintaining
Balance

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What did you do before you became a realtor?

My background before real estate was in retail banking, sales, service and marketing.

What are you passionate about right now in your business?

Currently, I am passionate about helping the younger generation, friends and family invest in real estate.

What has been the most rewarding part of your business?

The most rewarding part of my business right now is being part of making the homeownership dream come true. Recently, I met a young couple at an open house who were completely new to even the thought of owning a home. They are getting married this month (Jan 2026). I walked them through the whole process of being first time buyers by introducing a lender, getting prequalified, viewing homes and finding the right one with them. It was such a pleasure to hand them over their set of keys – specifically because it was their first home - that moment where there are tears of joy and so much gratitude. It's so rewarding to be a part of that exact moment.

What was your biggest challenge as a realtor?

Getting back into being a full-time realtor has been exciting, I love what I do, the relationships I've built, and guiding clients through life changing decisions. The challenge for me has been rebuilding momentum and staying consistent. Also, staying visible and relevant in a constantly evolving industry.



What's your favorite part of being a realtor?

My favorite part about being a realtor is the trust that clients place in me. They trust me with their goals, dreams and finances. I don't take that lightly.

Define Success

I define success as balance. Doing the work I'm passionate about with the ability to be fully present for my family and loved ones.

How Does Real Estate fit into your dreams and goals?

Real estate allows me to build a business I am proud

of and gives me flexibility to be there for my family. It also gives me the opportunity to be a trusted resource to family, friends, clients and people I meet along the way.

What are your hobbies and interests outside of Real Estate?

Outside of this business, my two passions are singing and photography. If you say karaoke, I am there! I used to sing & play the keyboard in my brother's band. He is also a realtor. I also love to capture the perfect moment with my camera or now my smart phone. My claim to



fame is winning 2nd place in a photography contest at the Del Mar Fair many, many years ago while I was in college!

Tell us about your family

My family is my why. I have a 20-year-old daughter, Gia. She is one of my cheerleaders and I do my best to lead by example in a way that inspires her to follow her entrepreneurial dreams. She is going to school, working a part time job and one of her goals is to be in real estate. I hope she is as proud of herself as I am, of the woman she is and becoming. My husband, Kumar - I love and appreciate him. His support, motivation and belief in me is why I can be the realtor I am today. He is as real as someone can be. My twin sister, Liz, who is also a realtor and the reason is that I am in real estate. She inspires me to be as successful as she is in this industry.

Are there any charities or organizations that you support?

I'm a big supporter of PSAR-San Diego. I've had the privilege of serving on their board and getting involved with the Charity and YPN committees. I love that they are committed to elevating real estate professionals.

Given your status and expertise, what is some advice you would give an up-and-coming agent?

Don't give up. Some Realtors hit success right away, but for many, it takes a little longer. Keep showing up... host open houses, follow up with clients, be present in the office, and network. Building connections with other real

estate professionals is so important. This business can feel lonely at times, so find your tribe and surround yourself with people who support and inspire you.

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

I am grateful to be highlighted in the Real Producers Magazine. It's such an honor to be a part of this amazing group of professionals.

“Don't give up. Some Realtors hit success right away, but for many, it takes a little longer. Keep showing up.”



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Is a Homeowners' Association Another Party to Your Lease?

BY ERIC R. GINDER, ESQ.



Properties that are in homeowners’ associations have special challenges. Property owners have an important relationship with their HOA. Whether it’s a love/hate relationship, a beneficial partnership, or a burden, owners must navigate the essential give and take with an HOA.

HOAs can help an owner maintain the value of their property, and they can restrict the owner’s plans to use the property the way they want. Throw some tenants into the mix, and there can be more challenges.

What authority does an HOA have over a landlord who wants to rent to tenants?

In California, an HOA can restrict rentals, but the restrictions must be reasonable in order to be enforceable. It is not reasonable for an HOA to issue a blanket restriction on all properties, preventing everyone from renting out the properties. However, they can require properties to be used only for residential purposes, and they can require rentals to be a minimum of 30 days, thus restricting short-term vacation rentals. They can require written leases that state that the tenant agrees to comply with the Conditions, Covenants and Restrictions, the rules and regulations, and notices from the

HOA. An HOA is free to decide how it wants to regulate, but extreme restrictions may be tested by courts of law.

California Civil Code section 4740 limits the ability of HOAs to impose rental restrictions retroactively. Specifically, this statute ensures that homeowners retain the rental and leasing rights they had at the time of purchase. Any rental restrictions adopted by an HOA after a homeowner acquires their property cannot be applied to that homeowner unless they voluntarily agree to waive their preexisting rights. Changing HOA restrictions can be very difficult, depending on how the HOA is set up and how a restriction is imposed.

What should a property owner do to make sure tenants are aware of the HOA’s rules and regulations?

It is essential that the tenant receives a copy of the HOA’s rules, which may include several different documents. The governing documents of the HOA include a large document called the Covenants, Conditions and Restrictions, and there are usually Rules and Regulations, as well as Bylaws. There may be monthly and annual notifications and disclosures relating to maintenance and other issues, too.

The tenant needs to see all the documents that can help them be informed and comfortable living within the HOA. That includes those Rules and Regulations, for sure, as well as regular notices relating to maintenance and, potentially, violations of the rules and regulations. Tenants need to know how to use the HOA facilities without getting into trouble, how to maintain patios, and what to do if there is any upcoming maintenance. Tenants should also understand what the consequences will be if they break the rules. (More on that, below.)

While the Conditions, Covenants and Restrictions, and the HOA Bylaws, might seem unnecessary or irrelevant to a tenant, it’s still recommended, and in many HOAs it’s required to provide tenants with a copy.

As a landlord, make sure to provide the HOA documents with your lease. Prepare an extra page, an addendum, if there are things a tenant needs to know in order to get along better with neighbors, such as a neighbor who is sensitive to noise in a certain area of the rental unit. Every property has those noise issues, or maintenance issues that come up from time to time. Get ahead of any problems by informing the tenant of things to look out for. Provide appropriate contact information for the management company or the neighbor. (Get the neighbor’s permission, first!) Then get a written acknowledgment from the tenant when they sign the lease, so there’s proof that they were informed.

While the Landlord’s obligation is only to provide the formal documents for the HOA, it can prevent future problems by giving additional detail, and making sure the tenant is aware of the expectations of the HOA and neighbors prior to moving in.

What authority does an HOA have over residential tenants?

The HOA’s authority runs *through* the landlord. The HOA board does not have authority to fine or regulate the tenants directly unless the tenant agrees to it, in writing. Such an agreement between the tenant and the HOA is unusual, though not unheard of. The Rules and Regulations may provide instructions to the owner about steps they need to take to inform the HOA that they are renting out the property.

When a tenant breaks the HOA rules, the consequences typically fall on the landlord. If the HOA does not have a contract directly with tenants, the HOA must pursue the owner. The landlord owner gets the notice of a violation. Hopefully the notice is sent to both the tenant and the landlord, so everyone knows what is going on. Then the landlord must work with the tenant and the HOA to resolve the issue. Fines and damages can be passed on to the tenant if the terms of the lease allow it.

Even if the rules and regulations do not provide any instructions about how to rent a property within the HOA, it is very important to notify the HOA, and the HOA’s property management company, that the property is going to be rented out. With this notification, the landlord needs to provide their forwarding address to receive notices and updates from the HOA. They may also provide the identity of the tenants. With any luck, the property management company will understand that notices and updates should be sent to two places, both the owner’s home, and the rental unit. If this is not happening, the landlord must proactively keep their tenants informed about notices, maintenance, and changes relating to the HOA.

It is also important to provide the tenant with the HOA’s contact information. This is usually the contact with the HOA’s management company.

LESSONS AND TAKEAWAYS

Before entering into a rental agreement with a tenant, it’s essential for a landlord to review all the HOA’s governing documents, rules and regulations. Make sure that the lease agreement they are preparing to use is in compliance with all applicable laws, as well as the HOA requirements.

Communication is key. Make sure the HOA knows that the property will be rented and let them know where to send notices in the future. Make sure to include with the lease all the HOA’s governing documents, rules and regulations, a written acknowledgment of receipt for the tenant to sign, all appropriate contact information for the HOA or their management company, and any addendum with additional terms required by the HOA.

For landlords who aren’t sure if their lease is in compliance, or who need assistance preparing an acknowledgment or an addendum for a lease agreement, feel free to reach out to So. Cal. Realty Law. The law firm of So. Cal. Realty Law helps property owners protect the value of their real estate investments. We do this by providing compliant and enforceable lease agreements, removing unwanted tenants, and pursuing justice for property owners who are harmed by others. Call (619)332-1609 or email scrl@socalrealtylaw.com to speak with the intake team. Don’t forget to mention Real Producers Magazine when you call and we will send you some So. Cal. Realty Law swag.

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LINKED PREVIEW, LLC
BY JOSEPH COTTLE

The first thing you notice about the Yellow Rose Inn is the feeling that someone imagined every inch of it before it ever existed. That someone is Bess Kelley, a Texas-born creative with enough energy to power the six acres she now calls home. What started as a staging business she built during the worst months of the pandemic has become the venture she'd always hoped was out there waiting for her—a place where imagination isn't just welcome, it's required.

Bess didn't arrive in California intending to reinvent herself. She came with her family February 2020, right before the world shut down. As a former teacher with an administrative degree, she knew she needed something new but wasn't ready to return to the classroom. "By September of 2020, I was like, I got to do something with myself," she

says. So she built Yellow Rose Home Staging from scratch—photography, branding, Instagram, website, portfolio—everything. "I hustled my behind off," she says. That drive paid off fast. One staging job turned into several, then into a reputation, then into dozens of full Airbnb design projects. Before long, Bess found herself furnishing entire homes, top to bottom, right down to the remote holders.

And she loved it. She discovered she wasn't just good at staging. She was good at imagining what a space could become.

That imagination eventually morphed into something bigger. She'd been thinking about getting back into events, the kind of work she'd done casually for years for friends and family—hosting festivals, baby showers, and neighborhood celebrations. It wasn't

long before she and her then-business partner started dreaming out loud about a place of their own. When the perfect warehouse didn't work out and the owner finally told her no, something clicked. "When a man told me no, that is the day I chose to call my lender," she says. She grabbed her prequalification letter and spent the next few months driving all over the valley hunting for a property that didn't seem to exist—until she realized it was in Escondido, just ten minutes from her house.

That property is now the Yellow Rose Inn, her "passion baby," as she calls it, two homes turned into Airbnb's with a venue space full of Western Gothic aesthetic. It's a place designed for weddings, retreats, corporate gatherings, quinceañeras, family reunions—anything that brings people together. "This place can be whatever you want it to be," Bess says. "As long as you respect the beauty of it."

The inn is steeped in story. The previous owners, Chuck and Sandy Harris, lived on the land for 46 years; Chuck was raised there. The main house still holds the warmth they left behind—the original cabinets, the cozy wood stove, and the kind of craftsmanship that makes a space feel loved. Bess didn't overhaul it. She honored it. She added mood, texture, and layers of dark, warm design until the whole place reflected the creative chaos she carries around in her head. "When I saw the twinkle in their eye," she says of the first couple who toured the venue, "I was like, that was all worth it. Every. Single. Thing."

Her work is personal. It always has been. She left Texas for hard reasons, but she built a business during months that were harder. She's navigated divorce, rebuilt her life, and then remarried with a man who believed in her vision enough to help bring it to life. Tim Kelley—yes, "the very country-sounding name," she jokes—is a construction guy who fixates as much as she dreams. Together they have a blended family of five kids, two dogs, some fish, and even a feral cat family living on the property.



Bess isn't done dreaming, either. Phase two of the Yellow Rose Inn includes a glass house she plans to call the Atrium, inspired by a place in Austin she's always loved. It's her way of bringing the Texas she misses into the California she's learned to love. "I just want people to love what I love," she says. That's the heartbeat of the whole venture.

Ask her what she loves most about the work, and she doesn't talk about



“THIS PLACE CAN BE WHATEVER YOU WANT IT TO BE. AS LONG AS YOU RESPECT THE BEAUTY OF IT.”

bookings or revenue or the whirlwind of responsibilities that come with owning a business. She talks about the look on someone's face when they realize their celebration is going to happen here, in a place built from someone else's courage and creativity. That look is her fuel.

"They were walking around, getting all excited," she remembers. "And I was like, see, this is it."

Because this isn't just a venue. It's the life she built from the ground up. It's the story she's still writing. It's home.



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LEGACY IN MOTION

BY JOSEPH COTTLE
PHOTOS BY MEG BOGART-
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How **Melissa Sofia**
Honors Her Mother's
Story by Reshaping
Real Estate Through
Leadership, Service
& Vision

Melissa Sofia may joke that she lives parallel lives, but everything she does is anchored by one clear center: service, intentional leadership, and the conviction that real estate—when done with integrity—can be a powerful vehicle for opportunity, representation, and generational wealth. Especially for communities that have historically been left out of the conversation.

“Purpose isn’t something we pursue just for ourselves,” Melissa says. “It’s something we carry for others.”

That belief was shaped early. Melissa is the daughter of Filipino immigrants who built a life in San Diego through grit and sacrifice. Her father served in the U.S. Navy and later as a sheriff and federal agent; her mother, an accountant, made a pivotal decision that would quietly change their family’s future. After taking a job cutting commission checks at a Downtown San Diego Coldwell Banker office in the 1980s, her mother noticed something few others did—opportunity. In 1987, she earned her real estate license and went on to become a top-producing agent in an industry and era where women of color were rarely welcomed.

Melissa grew up watching her mother navigate overt racism, build lifelong client relationships, and lead with unwavering integrity. “She taught me that this business is never about one deal, one commission check,” Melissa says. “It is about people. Clients for life. Doing the right thing—even when it’s hard.”

By the time Melissa was a teenager, she was already immersed in the business—door knocking, helping prep listings, attending coaching conferences, absorbing the industry from the inside out. Still, she didn’t follow a conventional path. She was a straight-A student, student body president... and also the kid sneaking into punk shows, climbing warehouse rafters to watch live DJs, and running on pure adrenaline. “I’ve always lived in the space between discipline and rebellion,” she laughs. “That’s where creativity lives.”

Real estate was originally meant to be a bridge while she pursued her childhood dream of becoming a judge. But talent has a way of revealing itself. By 19, Melissa was already earning six figures as an agent and working alongside her mother during the early-2000s market boom. Then, in 2004, everything changed.

Melissa’s mother suffered a fatal brain aneurysm while Melissa was driving her to the emergency room. She was only 46. The loss was profound. “She was my mentor, my best friend, my business partner,” Melissa says. At 21 years old, Melissa inherited not



"PURPOSE ISN'T SOMETHING WE PURSUE JUST FOR OURSELVES. IT'S SOMETHING WE CARRY FOR OTHERS."



only the business—but the responsibility of carrying it forward—just as the market reached its peak and began its historic collapse.

Rather than walk away, she leaned in. Through the crash, she became fluent in short sales and foreclosures when few others were willing to learn. She worked every side of the industry—residential, distressed assets, development—building a depth of expertise that would later define her leadership. By 2014, she earned her broker's license and founded The Avenue Home Collective.

Today, Melissa leads a high-performance brokerage of more than 40 agents, with production years exceeding a quarter-billion dollars in closed volume. But production has never been the point. Her true impact lies in how she leads—by elevating agents, advocating for ethical excellence, and shaping conversations at the highest levels of the industry.

Melissa holds leadership roles locally, statewide, and nationally through a Director position at the California Association of REALTORS®, leading in the Diversity Committee of the National Association of REALTORS®, as the Policy Chair of the Asian Real Estate Association of America, and she serves in civic leadership of a City of San Diego Board of Directors through a mayoral appointment by Mayor Todd Gloria. "If I didn't transform everything I've lived and learned into leadership and service, then all of it would have been wasted" says Melissa. "Experience only matters when it's shared."

Her presence is intentional. When Melissa steps onto a stage—most of the time in full sequins—it isn't for attention. It's for visibility. "I want women, especially young women of color, to see what's possible. To know they can lead boldly, be taken seriously, and still be fully themselves."

Outside of work, her life is just as full—snowboarding, wakeboarding, cooking for her four children, traveling, hosting loud Filipino family gatherings, and chasing live music whenever she can. "I don't do things I don't love," she says. "And I don't build businesses without heart."

The result is a career built with intention, a brokerage rooted in values, and a legacy that continues moving forward—creating space, opportunity, and momentum for everyone who comes next.





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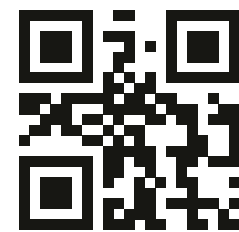
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