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Celebrating Leadership

Greetings!

Leadership shapes every successful real estate community, often through the dedication of professionals who step forward to serve their local associations. In this September issue, we're recognizing the leaders who invest their time, expertise, and vision to strengthen our industry, advocate for their

members, and help elevate the standards of the profession.

Whether you're currently serving in a leadership role or considering getting involved, we hope these stories offer valuable insights and inspiration. Strong local associations don't happen by chance—they're built by committed individuals who believe in giving back and leading with purpose.

Thank you to the association leaders whose service makes a lasting impact on our profession and the communities we serve. We hope you enjoy this special issue.

Cheers!

Cathy Ginder-Publisher
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WHY AUTOMATION IS NO LONGER OPTIONAL

BY MARYAM HABASHI- TRANSFORMATIONAL BUSINESS COACH

In July, we discussed systems. In August, we discussed marketing and branding.

The next logical step is automation.

Many professionals still spend valuable time completing repetitive tasks that technology can handle more efficiently.

The challenge isn't a lack of effort.

It's a lack of leverage.

Manual follow-up, missed opportunities, inconsistent communication, delayed responses, and administrative overload prevent professionals from focusing on high-value activities.

Automation creates freedom.



Maryam Habashi, M.Ed.
Certified Behavior Profiling Coach

In sales, automation can support lead nurturing, appointment reminders, follow-up campaigns, referral requests, and client communication.

In leadership, automation can streamline recruiting, onboarding, training, performance tracking, and team communication.

Contrary to popular belief, automation does not replace relationships.

It strengthens them.

When repetitive tasks are automated, professionals gain more time to focus on strategy, leadership, client relationships, and business growth.

INFUSE system, guides professionals in implementing customized practical automation that improves efficiency without sacrificing the personal touch that drives trust and loyalty.

As we enter the final quarter of the year, ask yourself:

What tasks am I still doing manually that could be automated tomorrow?

Growth becomes possible when capacity increases.

Maryam Habashi, M.Ed. Founder- INFUSE system
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ERIC GINDER

BY DAVID CORNWELL
PHOTOS BY ELIZABETH
IRELAND PHOTOGRAPHY



Eric Ginder doesn't walk tightropes, work with explosives or for the CIA, but he knows about risks. As founder and lead attorney of the Ginder Law Group, he knows how to handle and minimize risks in the real estate industry.

"Our job is to keep our clients in business and profitable and that's our focus," he says of his firm's array of corporate and litigation services. "If you're a corporation or a brokerage, we help you run your business right."

Running a business right often means working with clients behind the scenes to manage and ensure procedures and documents—corporate minutes, bylaws, shareholders agreements and a myriad of others—meet the letter of the law and are as risk-free as possible. "Risk management is what keeps our clients out of litigation."

While he enjoys the less adversarial corporate and risk management aspects of the business, he also enjoys being in court and "mixing it up" when litigation is necessary.

"I wouldn't be happy if all I did was litigate," he says. "On the other hand, I was an athlete growing up so there's a competitive nature to me as well."

"And if you don't litigate, it's harder to keep abreast of what's going on in the real world," he adds. Trial experience is also necessary in keeping an attorney's courtroom skills sharp.

Many of the court cases the Ginder Law Group handles involve regulatory issues with brokers' and agents' licenses

or buyers unhappy with some aspect of a transaction. Others, like one of his recent cases involving intellectual property, underscore the need for attorneys to stay current.

"People don't understand intellectual property. They don't understand that you can't see something on the internet, think it looks cool and use it on your website. There are consequences."

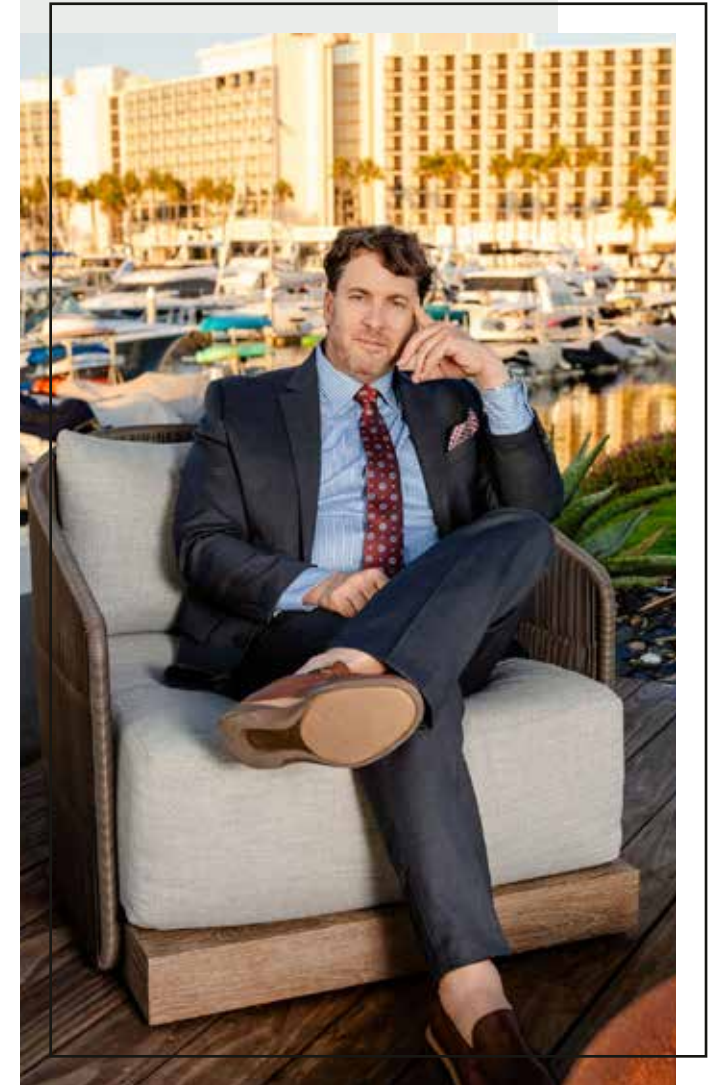
To help stay current with issues and further the legal profession, Eric has served on the board of the North County Bar Association and risk management reduction panels for both the North County Association of Realtors and the San Diego Association of Realtors.

Among community activities, he and his wife Cathy have both served on the Escondido Union school district's Citizen Oversight Committee to help ensure millions of dollars in bond money was spent responsibly.

After graduating from USC with a degree in political science, followed by Southwestern University School of Law in 1995, Eric worked in general practice in Los Angeles before moving to San Diego two years later.

Growing up in the '80s with a policeman father, he says he wasn't interested in following his dad into law enforcement nor did he have an interest in becoming a lawyer until starting college.

"People always told me, 'You should be a lawyer because you're not afraid of



public speaking, you speak well and you're a good persuasive writer," he recalls. "But then they would also say I should be a doctor because no one can read my handwriting."

"I knew I couldn't be a doctor because I'm horrible at math," he says. "So, law seemed to be the logical course for me and I loved it."

Married to his wife, Cathy, since 1996, the couple were high school classmates in Glendale, a suburb of Los Angeles, but didn't start dating until shortly after they graduated. Cathy is a local realtor and publisher of *Metro South San Diego Real Producers* magazine.

"She's been the light of my life and the highlight of my existence since I met her," Eric says of his wife.

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Together they've raised two children, Paige, 21, an upcoming senior in college who is looking to follow her dad into the practice of law, and Grady, 18, who recently graduated high school and recently earned his Eagle Scout Award.

Through the years, Eric says a “centerpiece of family fun” has been “our little floating condo,” the couples’ boat that they keep at Cabrillo Isle Marina. “We wanted to have something where Cathy and I and the kids could hang out together, something that would be fun and a little bit adventurous.”

“It takes us about half an hour to get down to the marina,” he says. “You don’t have to pack anything because you’ve got clothes on the boat. You’ve just got to throw some stuff in an overnight bag, grab the computer if you need to do some work and a half an hour later, you’re down there and in a totally different environment.”

The boating life has also had its serendipitous aspects when new neighbors moving into the boat slip next to theirs four years ago led to Cathy launching Real Producers.

Of all Eric’s roles in life, it’s those of husband and dad that are closest to his heart.

Both he and Cathy have been involved with Cub Scouts, Boy Scouts and Girl Scouts. Eric also coached both children in youth sports through the years and says he’s already looking forward to camping and riding motorcycles in the desert with his son this winter.

When their daughter first started at Northern Arizona University, the distance was strongly felt, so they opted to purchase a cabin at Village Camp in Flagstaff, near her college, and the family makes regular trips up there to visit. Eric enjoys mountain biking, fly fishing, off roading, skiing in winter, all which are handily available in Flagstaff, allowing for some great memories to be made. 🏔️



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ADU's:

BY ERIC R.
GINDER, ESQ.

DON'T LET "PERFECT FOR AN ADU" LEAD TO A LAWSUIT

ADUs are all the rage right now; they have transformed California's residential real estate market. Buyers increasingly view an ADU as a way to generate rental income, create housing for family members, or increase the value of a property. Agents see the potential to add an ADU to property as a marketing tool; the temptation to market listings as "ADU potential," "ideal for an ADU," or "perfect for building an ADU" is often too great to ignore.

Those phrases may seem like harmless marketing language but, hey, this is California, right? The reality is that these phrases can expose sellers and real estate professionals to significant legal liability if they are not supported by facts.

California Law Makes ADUs Easier—but Not Automatic

California has enacted numerous laws over the past several years to encourage ADU construction and reduce local barriers. State law has largely erased local zoning that restricts minimum lot size, density and such, and while these changes have made ADUs more accessible than ever, they have not created a blanket right to build an ADU on every residential property. Whether an ADU can actually be built depends on numerous factors, including:

- Existing setbacks
- Easements

- Utility availability
- Septic or sewer capacity
- Fire access requirements
- Coastal, historic, or environmental restrictions
- HOA restrictions where applicable
- Existing unpermitted structures
- Site-specific engineering or grading issues

As a result, two neighboring properties may have very different development potential and an agent characterizing a property as "perfect for an ADU" may end up having to defend that advertisement in Court. And if the language came from the agent and not the seller, well, you might just end up paying the seller's legal bills too.

Why "Perfect for an ADU" Can Be Misleading

Statements in a Multiple Listing Service (MLS), online listing, brochure, or social media advertisement are not merely sales language—they can become evidence in a later lawsuit.

Imagine the following scenario:

A listing advertises a property as "Perfect for an ADU."

The buyer purchases the property intending to construct a detached ADU to generate rental income. After closing, the buyer learns that a recorded utility easement, inadequate fire access, or local

development restriction makes the proposed ADU impossible or economically impractical.

The buyer now claims that the listing induced the purchase and seeks damages against the seller, listing broker, and agent.

The resulting lawsuit may allege:

- Negligent misrepresentation
- Intentional misrepresentation
- False advertising
- Failure to disclose material facts
- Breach of fiduciary duty
- Professional negligence

Whether those claims ultimately succeed may depend on the specific facts but defending them can be costly and time-consuming.

Opinions Versus Representations

Some agents believe that describing a property as "great for an ADU" is merely expressing an opinion. California courts, however, often look beyond the wording and examine how a reasonable buyer would interpret the statement. If an agent appears to possess specialized knowledge about zoning or development potential, a buyer may reasonably understand the statement as a factual representation rather than sales puffery.

The greater the specificity, the greater the potential liability. For example:

- "Buyer should investigate ADU possibilities." (Lower risk)
- "Property appears to have ADU potential." (Moderate risk)
- "City will approve an ADU." (High risk)
- "Guaranteed ADU opportunity." (Extremely high risk and, yes, this was an over-the top example)

The safest course is to avoid making statements that imply certainty unless the necessary due diligence has already been completed and documented.

Due Diligence Is Not Optional

California real estate professionals are not expected to be architects, engineers, or land-use attorneys. However, they are expected to avoid making representations that exceed their knowledge. Before advertising ADU potential, consider whether anyone has actually confirmed:

- Applicable zoning
- Local ADU regulations
- Utility requirements
- Easements

- Buildable area
- Permit history
- Existing code violations
- Any governmental restrictions affecting development

If those questions have not been answered, marketing should reflect that uncertainty rather than assume approval.

Better Marketing Language

Instead of promising development potential, agents can use language that encourages buyers to conduct their own investigation.

Examples include:

- "Buyer should independently verify ADU feasibility with the appropriate governmental agencies."
- "Potential development opportunities may exist, subject to buyer investigation and governmental approval."
- "Property may offer opportunities for future improvements; buyers should consult the local planning department regarding ADU requirements."

While disclaimers do not eliminate liability, they help avoid creating expectations that cannot be fulfilled.

Documentation Matters

Whenever discussions about ADUs occur, agents should maintain clear written documentation that the buyer has been advised that the ability to build an ADU is not guaranteed and that it is the buyer's responsibility to verify whether or not an ADU is possible.

The Bottom Line

California's expanding ADU laws have created exciting opportunities for homeowners and investors, but they have also increased the legal risks associated with marketing residential property.

The phrase "perfect for building an ADU" may attract buyers, but unless the property's development potential has been carefully verified, it may also create expectations that lead to costly litigation.

Real estate professionals who understand that effective marketing inspires interest without making promises that cannot be guaranteed will stay out of court. A carefully worded listing, combined with appropriate disclosures and documented due diligence, can help protect both the client and the brokerage while allowing buyers to make informed decisions.

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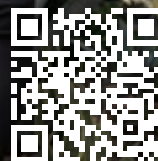
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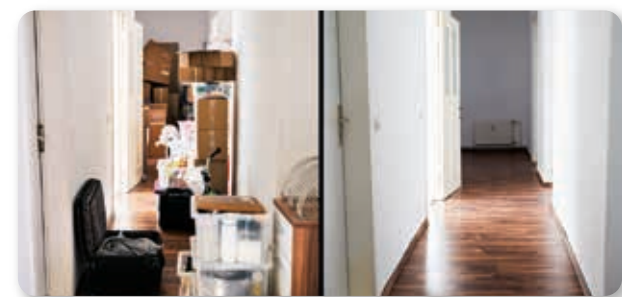
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2026 LOCAL ASSOCIATION PRESIDENTS

We met up with seven of our local Association Presidents at Orfila Winery in beautiful Escondido to create this month's cover. We were joined by some of our Preferred Partners, Angela Ricciardulli of Renzi Social Co and Alyssa Caliendo from Cross Country Mortgage. After filming, everyone enjoyed some delicious wine from Orfila and wood fired pizza from the onsite restaurant, Amalfi. Here is a glimpse "behind the scenes". Thank you to Orfila Winery for letting us use your location for this feature. We hope you enjoy reading about the many Associations we have here in San Diego and that you will join a few! All of our local Associations offer benefits on various topics in our industry, training, networking and building rapport with clients and affiliates while fostering leadership and growth.



Edna Mitchell

2026 PRESIDENT

National Association of Hispanic Real Estate Professionals (NAHREP)

PHOTOGRAPHY BY MEG BOGART- CLOSING PHOTOS

Tell us a bit about yourself. What were the life events that led you to become a real estate agent?

I am a San Diego Realtor, business owner, mother of three, and the 2026 President of NAHREP San Diego. My journey into real estate was shaped by both my personal story and my professional background. I immigrated to the United States from Guatemala as a child, and from an early age I understood how deeply stability, opportunity, and homeownership can affect a family's future. Before becoming a Realtor, I worked in finance and lending, including as a loan officer and underwriter. That experience taught me how money, credit, and financing decisions shape a person's ability to build wealth.

Real estate became the place where all of those experiences came together. I wanted a career that allowed me to use my financial knowledge, serve families directly, and help people move into the next chapter of their lives. More than twelve years later, I still believe a home is much more than a transaction. It can represent safety, a fresh start, generational wealth, and the fulfillment of a dream that may have taken years to achieve.

What life experiences have shaped you both personally and professionally?

Immigrating to this country, becoming a mother, building a business, and navigating major life transitions have all shaped the way I lead and serve. I know what it feels like to start over, to carry responsibility for a family, and to continue moving forward even when life does not go according to plan. Those experiences have made me resilient, compassionate, and deeply aware that every client has a story behind the sale or purchase of a home.

Professionally, my background in finance and mortgage lending gave me a strong foundation, but the greatest lessons have come from the people I have served. I have helped first-time buyers, military families, investors, and



homeowners going through probate, divorce, relocation, and other emotional transitions.

Those experiences taught me that expertise matters, but so do patience, communication, and empathy.

They also shaped my leadership style. I believe people perform at their best when they feel seen, supported, and connected to a purpose greater than themselves.

Do you have a favorite quote or mantra that motivates you?

My personal mantra is: "Empower, Advocate, Elevate." It represents how I approach both leadership and real estate.

I want to empower people with knowledge, advocate for the opportunities and resources they deserve, and elevate the professionals and communities around me.

I also believe that leadership is not about the title you accept; it is about showing up for the responsibility you volunteered to carry. That reminder keeps me focused on consistency, service, and creating meaningful results rather than simply holding a position.

Besides your volunteerism, what are your interests and hobbies?

Outside of real estate and NAHREP, I enjoy spending time with my children, traveling, dancing, attending concerts and Dodgers games, hiking, paddleboarding, working out, practicing yoga and Pilates, and recently learning pickleball. I also value wellness, meditation, and anything that helps me stay grounded and present.

I love creating experiences that bring people together, whether that is a family celebration, a client appreciation event, or a community gathering. At heart, I am very relationship-driven. I enjoy good food, music, laughter, and making memories with the people I love.

Tell us about your organization. What is its core mission, values and goals.

The National Association of Hispanic Real Estate Professionals, or NAHREP, is a purpose-driven trade organization whose mission is to advance sustainable Hispanic homeownership. It does that by educating and empowering the real estate professionals who serve Hispanic homebuyers and sellers, advocating for public policy that supports homeownership, and building relationships among industry leaders and housing professionals.

At the San Diego chapter, our work is rooted in education, advocacy, business development, leadership, and community impact. We create opportunities for realtors, lenders, affiliates, future professionals, and community members to learn, connect, and grow. Our goal is not only to help more families achieve homeownership, but also to help our members build sustainable businesses, develop as leaders, and understand the role they play in creating generational wealth. Our chapter's guiding message is "Empower, Advocate, Elevate," and we work to bring that message to life through every event, partnership, and initiative.

Has it been difficult to balance your servant leadership with your real estate business? How do you make time for both?

Yes, balance can be challenging because both real estate and volunteer leadership are relationship-based and can require immediate attention. My clients deserve a high level of service, and my responsibility as President also requires preparation, follow-through, and presence. I have learned that balance does not always mean giving everything equal time every day. It means being intentional about priorities and understanding what requires my attention in each season.

I rely on time-blocking, clear calendars, systems, delegation, and a strong support network. I also try to plan major chapter initiatives well in advance and protect dedicated hours for my clients and business. Most importantly, I remind myself that I do not have to do everything personally in order to lead effectively. Developing other leaders and trusting them with responsibility is part of servant leadership. When the board works as a team, we serve the organization better and each person has the opportunity to grow.

How do you encourage others to join your organization, and to step up to leadership positions?

I encourage people to experience NAHREP for themselves. I invite them to attend an event, meet our members, participate in a class, or volunteer on a committee. Once people feel the energy and understand the mission, they often see that the organization offers much more than networking. It is a place to learn, build genuine relationships, gain industry exposure, and develop personally and professionally.

When I see leadership potential in someone, I try to name it. Many people do not step forward because they are waiting to feel completely ready, and leadership rarely begins that way. I remind them that they do not need to know everything before they serve. They need commitment, integrity, a willingness to learn, and the courage to show up. I also believe leaders should



create real opportunities for others, not simply ask for help. Giving someone ownership of a project, supporting them through it, and recognizing their contribution helps build confidence and prepares them for the next level.

In closing, is there anything you would like to include about your organization?

Serving as the 2026 President of NAHREP San Diego has been one of the greatest honors of my career. My hope is that our work continues to empower professionals, strengthen families, and inspire the next generation of leaders to give back.

I am proud that NAHREP San Diego brings together people from across our industry and our community. Whether someone is an established professional, a new agent, a future homeowner, an investor, or simply looking for a place to connect and learn, there is room for them in our mission. My hope is that our work leaves a lasting impact: more informed professionals, more empowered families, stronger partnerships, and a new generation of leaders who understand that success is most meaningful when it creates opportunity for others.

Griffin Tso

2026 PRESIDENT

Asian Real Estate Association of America (AREAA)

PHOTOGRAPHY BY MEG BOGART- CLOSING PHOTOS

Tell us a bit about yourself. What were the life events that led you to become a real estate agent?

I'm actually a mortgage lender, not a real estate agent. I was introduced to the industry through my father, who has spent many years growing a business in mortgage lending. Growing up, I saw firsthand the impact that helping someone buy a home could have on a family's future, and that inspired me to pursue a career in the business myself.



Once I entered the industry, I realized many families weren't held back by a lack of opportunity, they simply lacked access to clear, trustworthy guidance. That gave me a sense of purpose, and since then I've dedicated my career to helping people navigate the home financing process with confidence, clarity, and creativity.

What life experiences have shaped you both personally and professionally?

Working with hundreds of families has taught me that every home purchase tells a different story. I've celebrated incredible milestones with clients, and I've also helped families overcome obstacles they never thought they could. Those experiences have reinforced the importance of empathy, patience, and listening before advising. Personally, they've reminded me that success isn't measured by transactions, it's measured by the lasting impact you have on people's lives.

Do you have a favorite quote or mantra that motivates you?
"Stop selling and start making a difference."

That quote was shared with me by one of my mentors, and it's become the philosophy that guides my business. All industries require some aspect of sales, and I believe that when you stop focusing on your personal desire and start focusing on genuinely helping people, everything else falls into place. Whether someone becomes a client or not, my goal is to educate, provide honest guidance, and leave them better off than when we first met. If you do that good things will come.

Besides your volunteerism, what are your interests and hobbies?

I enjoy running ultra marathons, surfing, and playing golf. Ultra running has taught me that meaningful accomplishments rarely happen overnight, they come from consistency, discipline, and embracing discomfort. Surfing reminds me to stay present, and golf has been a constant lesson in patience and humility. Each of those hobbies has shaped the way I approach both business and life.

Tell us about your organization. What is its core mission, values and goals?

The Asian Real Estate Association of America is committed to advancing sustainable homeownership through education, advocacy, and professional development. We bring together professionals from every corner of the real estate industry to better serve our communities while helping develop the next generation of leaders.

One initiative I'm especially proud of is helping raise funds for our first-time homebuyer grant program, which provides financial assistance to deserving homebuyers in our

community. It's a tangible example of our mission in action, creating opportunities and helping more families overcome barriers to homeownership.



At its core, AREAA is about expanding access, empowering future leaders, and ensuring more families have the resources and knowledge they need to achieve the dream of homeownership.

What drew you to become a leader within your organization?

What first drew me to leadership within AREAA was the incredible group of leaders I met when I joined the organization. Their passion, generosity, and commitment to serving others inspired me and showed me the impact that strong leadership can have on a community.

As I became more involved, I developed a passion for AREAA's mission of expanding homeownership opportunities through education, advocacy, and community engagement. That passion motivated me to step into a leadership role and help continue the positive trajectory our chapter has built.

Has it been difficult to balance your servant leadership with your real estate business? How do you make time for both?

The key is finding amazing people you can lean on. Whether that's a great assistant or the other leaders in your organization, you're able to accomplish so much more when you're surrounded by people who genuinely care.

Do you feel it has benefitted your business to be involved with your organization?

Absolutely. I've found that if you do excellent work and build genuine relationships, the business will follow.

More importantly, serving in a leadership role pushes you to grow personally. You become a better communicator, a better collaborator, and more thoughtful in how you work with others. That kind of personal and professional development has a much greater impact over the course of a career than more transactions in the short term.

In closing, is there anything you would like to include about your organization?

One of the things I'm most proud of about AREAA San Diego is that it truly feels like a community. Our members are passionate about helping one another succeed, expanding access to homeownership, and giving back to the neighborhoods we serve. I'm grateful for the opportunity to lead alongside such dedicated volunteers, and I'm excited about the impact we'll continue to make together. We often say that we're in the relationship business, and AREAA embodies that every day.



Claudia Zaker

2026 PRESIDENT

Pacific Southwest Association of Realtors (PSAR)

PHOTOGRAPHY BY MEG BOGART- CLOSING PHOTOS

Tell us a bit about yourself. What were the life events that led you to become a real estate agent?

I have called San Diego home my entire life, and I am a wife, mother, entrepreneur and proud daughter of Mexican immigrants. Before entering real estate, I served as a San Diego County Deputy Sheriff, an experience that taught me discipline, composure, communication and how to support people during some of the most challenging moments of their lives.

I became a licensed real estate professional in 2004 and quickly realized that this industry offered something special: the opportunity to serve people while also building a business and creating a better future for my family. What began as a career transition became my calling. Over the years, I have built and led brokerages, teams and real estate related businesses. Today, I am a founding partner of Realty of America, a California broker, co-owner of multiple businesses and the President of the Pacific Southwest Association of REALTORS®.

What life experiences have shaped you both personally and professionally?

My years in law enforcement strengthened my resilience and ability to remain calm under pressure, while real estate taught me entrepreneurship, adaptability and the importance of relationships.

I have also experienced seasons when I was underestimated as a female leader or had to walk away from opportunities that were no longer aligned with my values. Those moments taught me to trust myself, protect my integrity and have the courage to begin again. Personally, marriage, motherhood and raising a blended family have taught me patience, perspective and the importance of being present. Every experience has reinforced my belief that leadership is not about a title. It is about how you show up for people.

Do you have a favorite quote or mantra that motivates you?

One of my favorite mantras is, "Lift as you climb."

Success is much more meaningful when you use it to create opportunities for others. I believe we all have a responsibility to share what we have learned, open doors and help develop the next generation of leaders.

Tell us about your organization. What is its core mission, values and goals?

The Pacific Southwest Association of REALTORS® exists to empower real estate professionals. PSAR is a welcoming and diverse community serving San Diego County. Its vision is to create a thriving industry in which our members are trusted

advisors who drive innovation, protect private property rights and help make homeownership accessible to all.

Our values include professionalism, ethics, inclusivity, transparency, trust and compassion. Our goals are to provide our members with exceptional education, tools, advocacy, leadership development and meaningful opportunities to connect. We also work to elevate the REALTOR® profession and ensure that our members have a strong voice on issues affecting housing, property rights and the communities we serve.

What drew you to become a leader within your organization?

I initially became involved because I wanted to understand the industry beyond my own transactions and business. The more involved I became, the more I realized how many decisions affecting our clients, our businesses and private property rights are made when REALTORS® are not in the room.

I wanted to be part of those conversations and help ensure that our members and communities were represented. Over time, I also discovered how much I enjoyed developing leaders, connecting people and helping others find their voice. Leadership within PSAR gave me an opportunity to serve an industry that has given so much to me.

Do you feel it has benefited your business to be involved with your organization?

Absolutely, although that was never the reason I became involved. Leadership has expanded my network, deepened my industry knowledge and helped me become a more informed broker and advisor. It has given me greater insight into legislation, professional standards, market trends and the issues affecting both REALTORS® and property owners.

Most importantly, it has created genuine relationships and long-term credibility. I often tell agents that their perspective, and frequently their production, grows in direct proportion to the rooms they are willing to enter. Being involved exposes you to people, ideas and opportunities that you may never encounter if you remain focused only on your next transaction.

How do you encourage others to join your organization, and to step up to leadership positions?

I encourage people to start by simply showing up. Attend a class, participate in a pitch session, volunteer for an event or join a committee that aligns with something you care about. You do not

need to begin with a title, and you do not need to wait until you feel completely ready.

Leadership begins with participation, curiosity and a willingness to contribute. I also believe invitations matter. Sometimes talented people do not step forward because no one has ever personally told them, "I see leadership in you." Part of my responsibility is to recognize potential, extend that invitation and create space for new voices to be heard.

In closing, is there anything you would like to include about your organization?

PSAR is more than a provider of membership benefits. It is a community where real estate professionals can connect, learn, lead and advocate for the future of homeownership.



Greg Hill

2026 PRESIDENT

PHOTOGRAPHY BY MEG BOGART- CLOSING PHOTOS

Tell us a bit about yourself. What were the life events that led you to become a real estate agent?

After years of working in finance and education, I earned my real estate license in 2016. I planned to practice real estate on the side but balancing it with a full-time career left me without the bandwidth to pursue it seriously.

Everything changed in 2020. During the COVID-19 pandemic, my branch closed, and my wife and I began shopping for a home with a Realtor. When I saw the net sheet and realized what the agent would earn, I decided it was time to renew my license and truly give real estate a chance.

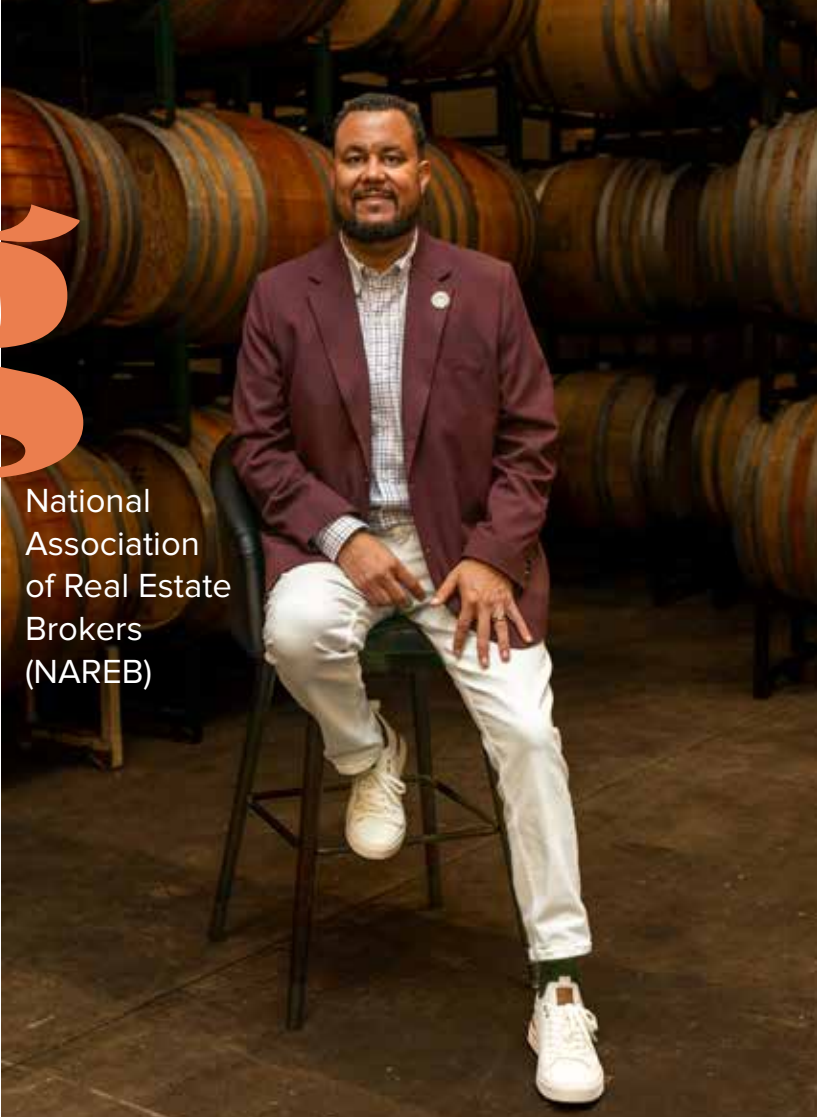
My own home became my first sale. Although my mother was very concerned about me leaving the security of a salaried position, I took the leap. After starting in May, I sold five homes during my first year—and I was hooked.

For me, real estate quickly became about much more than earning a commission. The satisfaction of handing a family the keys to their new home is unmatched. Knowing that I played a part in changing not only their lives, but also the lives of their children and generations to come, gives my work a deeper purpose. Helping families build stability, create memories, and establish generational wealth is what continues to drive me today.

What life experiences have shaped you both personally and professionally?

First and foremost, being the father of six children has shaped me more than any other experience. The challenges, successes, and struggles of parenthood have taught me patience, resilience, responsibility, and how to treat people with compassion and understanding. Raising six children has also shown me that every person is different and that effective communication begins with listening.

My time serving in the U.S. Navy and traveling around the world gave me a deep respect for different people, cultures, and perspectives.



National Association of Real Estate Brokers (NAREB)

My work ethic comes from my parents, especially my father. He would leave home at four in the morning to drive to his jobsite and often would not return until seven or eight at night.

Together, these experiences have shaped me into the father, veteran, leader, and real estate professional I am today. They influence how I serve my clients, lead my team, and show up for my family and community.

Do you have a favorite quote or mantra that motivates you?

There is a reason the front windshield is so large and the rearview mirror so small

Besides your volunteerism, what are your interests and hobbies?

I have been a die-hard Los Angeles Rams fan since I was five years old. I especially enjoy traveling to away games, where I can cheer on my team while exploring new cities. Since I love history, these trips also give me an opportunity to learn how each city was shaped by its people, culture, and circumstances.

Another passion of mine is cooking and hosting gatherings for friends and family. I will often attend a friend's event and volunteer to handle the cooking. One of my favorite moments is the silence that falls over the room after everyone gets their plate—that is how I know they are truly enjoying the food.

Because I was raised in the mountains, I have always had a strong connection to the outdoors. I enjoy walking, hiking, camping, and just about anything involving the water. Whether I am exploring a new city, preparing a meal for the people I care about, or spending time in nature, I value experiences that bring people together and create lasting memories.

Tell us about your organization. What is its core mission, values and goals.

The National Association of Real Estate Brokers (NAREB) is a professional organization dedicated to promoting democracy in housing and increasing Black homeownership. Founded in 1947, NAREB was created at a time when African Americans were excluded from many mainstream real estate organizations and faced widespread discrimination in housing.

Our mission is to advocate for equal access to homeownership, fair housing, and economic opportunity for underserved communities. Our core values include advocacy, education, integrity, service, professional excellence, and community empowerment.

Through the San Diego chapter, our goals are to educate future homeowners, support and develop real estate professionals, advocate for policies that expand housing opportunities, and build meaningful partnerships with community organizations, financial institutions, and industry leaders. We are especially focused on closing the racial homeownership gap and helping families use real estate as a pathway to stability, generational wealth, and stronger communities.

At the heart of NAREB is our guiding principle: “Democracy in Housing.” We believe everyone deserves a fair opportunity to own a home, build wealth, and create a lasting legacy for future generations.

What drew you to become a leader within your organization?

What drew me to leadership within NAREB was the opportunity to make a meaningful difference beyond individual real estate transactions. As a real estate professional, Navy veteran, father, and community advocate, I have seen how access to homeownership can change the direction of a family for generations. I wanted to use my experience and platform to help remove barriers and create opportunities for more families in underserved communities.

NAREB's mission of “Democracy in Housing” strongly aligns with my personal values. I believe leadership is not about holding a title—it is about serving others, bringing

people together, and turning ideas into action. Becoming a leader allowed me to support other real estate professionals, strengthen community partnerships, expand homebuyer education, and advocate for policies that increase fair and equitable access to housing.

How do you encourage others to join your organization, and to step up to leadership positions?

I encourage others to join NAREB by helping them understand that membership is about more than attending meetings or adding another organization to their résumé. It is an opportunity to become part of a mission centered on “Democracy in Housing,” professional development, community service, advocacy, and increasing Black homeownership. I share the impact of our work and invite people to attend an event, serve on a committee, or participate in a community initiative so they can experience the organization firsthand.

When encouraging members to pursue leadership, I remind them that they do not have to know everything before stepping forward. Leadership begins with a willingness to serve, learn, and follow through. I try to identify each person's strengths, connect them with a role that fits their interests, and provide the mentorship and support they need to succeed. My goal is not simply to recruit members, but to develop future leaders who will carry NAREB's mission forward and expand its impact for generations to come.

In closing, is there anything you would like to include about your organization?

In closing, I would emphasize that NAREB San Diego does much more than serve real estate professionals—we actively stand up for San Diegans. Most recently, we advocated regarding the proposed Measure A and the impact that additional taxes could have on homeowners. We believe our responsibility includes protecting homeownership, promoting housing stability, and ensuring the voices of our communities are heard.

We are also hands-on in the neighborhoods we serve. Our members have provided volunteer labor to improve living conditions for residents in need. Following the devastating floods that disproportionately affected minority neighborhoods, we were on the front lines providing essential supplies, educating homeowners, and helping protect families from predatory individuals attempting to take advantage of their circumstances.

If you are looking for something more meaningful than simply being a Realtor and collecting commission checks, I encourage you to join an organization that aligns with your values. NAREB offers an opportunity to use your profession, experience, and voice to make a genuine and lasting difference in your community.



Cristen Carver

2026 PRESIDENT

Women's Council of Realtors San Diego County

PHOTOGRAPHY BY MEG BOGART- CLOSING PHOTOS

Tell us a bit about yourself. What were the life events that led you to become a real estate agent?

I graduated with a degree in computer programming in 1985 and accepted a position with a mortgage company in 1985. During my first five years in the mortgage industry, I discovered my passion for helping people achieve homeownership and decided to expand my career by earning my real estate license. In 1991, I became a licensed realtor and have been serving my clients as a mortgage loan originator ever since. My background in the mortgage industry, combined with my experience working with real estate agents, gives me a unique understanding of the home buying process. I am passionate about helping families achieve the dream of homeownership while providing knowledgeable guidance and exceptional service every step of the way.

What life experiences have shaped you both personally and professionally?

When I entered the mortgage industry, it was predominantly a male profession. As someone who believes in empowering women and creating opportunities for others, I recognized the importance of having a voice and stepping into leadership. I worked my way up in the industry and served as a branch manager for a large nationwide mortgage company from 2013 through 2019.

In 2013, I joined the Women's Council of Realtors San Diego to advocate for women in the real estate industry. Through my involvement, I have committed to supporting, mentoring and empowering women while helping create opportunities for professional growth, leadership, and collaboration throughout San Diego County.



Do you have a favorite quote or mantra that motivates you?

Yes!

“To me, FEARLESS is not the absence of fear. FEARLESS is having fears. FEARLESS is having doubts. FEARLESS is living in spite of those things that scare you to death. FEARLESS is falling madly in love again, even though you’ve been hurt before. FEARLESS is getting back up and fighting for what you want over and over again... even though every time you’ve tried before, you’ve lost. Letting go is FEARLESS. Then, moving on and being alright...That’s FEARLESS too. Love is FEARLESS.” — Taylor Swift

Besides your volunteerism, what are your interests and hobbies?

You can usually find me enjoying country music, from live concerts to line dancing with my girlfriends. I love spending quality time with my 4 children and 4 grandchildren, making memories wherever we can. I’m happiest on the water, whether it’s paddleboarding, water skiing, relaxing at the beach or spending the day at the lake. Family fun and the outdoors keep me grounded and energized!

Tell us about your organization. What is its core mission, values and goals?

Women's Council of Realtors Mission Statement...

We are a network of successful Realtors, advancing women as professionals and leaders in business, the industry and the communities we serve.

What drew you to become a leader within your organization?

As a strong advocate for women, I have always been passionate about supporting and empowering women to succeed in

business. That’s why I became actively involved with The Women’s Council of Realtors. I believe in the organizations mission and love being a part of an organization that invests in the growth and success of woman. They align perfectly with my values and my commitment to helping others achieve their full potential.

Has it been difficult to balance your servant leadership with your real estate business? How do you make time for both?

It’s not easy and requires strong organization, discipline and effective time management. I rely heavily on time blocking to stay on top of my responsibilities and to ensure I can give my best to both my business and my leadership commitments. One of the ways our network supports this balance is by scheduling our industry events a year in advance, allowing me to plan ahead and manage my business, family and volunteer responsibilities effectively. While it takes dedication, serving alongside other industry leaders and making a positive impact on our profession makes the commitment incredibly rewarding.

Do you feel it has benefitted your business to be involved with your organization?

The Women’s Council of Realtors has had a tremendous impact on my business by building meaningful relationships with real estate professionals throughout California. The Mortgage broker I am affiliated with, lends nationwide and these connections have opened the door to serving clients not only in California but in every state across the country.

Beyond the business opportunities, my involvement has connected me with some of the strongest leaders in our industry. Learning from and collaborating with these leaders has strengthened my leadership skills, expanded my professional network, and given me valuable insights that continue to benefit both my career and the clients I serve.

How do you encourage others to join your organization, and to step up to leadership positions?

I encourage others to join our organization and step into leadership, not set into leadership. The Women’s Council of Realtors is more than a networking organization, it is a leadership development platform for real estate professionals who want to make a difference in their communities, advocate for our industry, and help shape the future of real estate.

In closing, is there anything you would like to include about your organization?

Our Manta “Leaders Made Here” truly reflects what we do. Women’s Council of Realtors provides the education, mentorship, and hands-on leadership experience that prepares members to serve at the local, state, and national levels. Whether someone’s goal is to become a leader within their local association, the California Association of Realtors, The National Association of Realtors, or simply become a stronger leader in their own business, we provide the skills, confidence, and opportunities to make that vision a reality.





Eric Hellon

2026 PRESIDENT

Veterans Association of Real Estate Professionals (VAREP)

PHOTOGRAPHY BY MEG BOGART- CLOSING PHOTOS

Tell us a bit about yourself. What were the life events that led you to become a real estate agent?

I am a San Diego transplant (like a lot of folks) who grew up in Sacramento, CA. I started my career in Web Development and after we sold the company I wanted to get into real estate investing. As I started to invest, I saw just how much real estate agents were earning in commissions and decided I would rather save the money and get licensed myself. I had no idea or plans to earn my real estate license, move on to my broker license, and eventually get my MLO license as well. It's been a journey of more than 20 years and counting.

What life experiences have shaped you both personally and professionally?

When I look back at my upbringing, I think my dad and oldest brother being entrepreneurs shaped me the most personally and professionally. I have never been afraid to take risks, knowing they're required for any level of success. When I met and married my wife, she empowered and encouraged me to be able to take on more risks because she has always been my biggest supporter. Having been married for more than 20 years, we have built a life together of God first, family second, and our kids are the benefactors of a blessed life. My work provides fulfillment daily, and I am just focused on making a positive impact on the communities I serve.

Do you have a favorite quote or mantra that motivates you?

My favorite quote of all time is from the motivational speaker and Pastor Eric Thomas (aka ET The Hip Hop Preacher). Every time I speak in public, I end my presentation with this quote: "You have to take advantage of an opportunity of a lifetime, in the lifetime of the opportunity." To me it's a personal reminder to take action, don't waste precious time, and take full advantage of every opportunity we get to make a difference.

Besides your volunteerism, what are your interests and hobbies?

Aside from volunteering, I am usually reading a good book (on a beach somewhere around the world) or on the baseball diamond still enjoying a game I learned as a kid. Living in San Diego, I do get plenty of time to get out on the golf course as well with friends, business partners, and my family.

Tell us about your organization. What is its core mission, values and goals?

Our organization is the Veterans Association of Real Estate Professionals (VAREP). We have more than 30 chapters around the country and we help real estate professionals serve our military and veteran communities the right way. Our mission is to assist Veterans, Servicemembers, and Surviving Spouses with financial stability, housing security, sustainable homeownership, economic opportunity, and VA loan access. At the core we want to help every veteran and military family member integrate, heal, and thrive. One aspect of this goal is to ensure they utilize all the benefits they have earned, with a focus on the VA home loan benefit.

What drew you to become a leader within your organization?

I was invited to attend a VAREP conference in San Diego by a mentor and friend Derek Barksdale. He was getting involved in the reboot of the San Diego Chapter and asked if I wanted to help. I started as the Education Director then filled several other positions over the years to eventually become the President for the last two years. I am passionate about helping our Veterans, I did not serve in the military myself, but I have family who has and want to honor them and our local military community as a "thank you" for the freedoms I enjoy every day.

What are the pros and cons of being President for an Industry association?

As a President of an Industry Association there are additional responsibilities that you must balance with your existing schedule and business. I've found that you "make time" for the things that matter most to you. I am lucky to have such an involved and supportive Board of Directors who have the same passion for helping our military community and have the skillset to ensure our chapter continues to grow. When you lead a VAREP chapter you get the satisfaction of knowing you are helping military families buy their first home and build generational wealth the right way. I have focused my career on helping first time homebuyers, so my role in VAREP provides an opportunity to have an even greater impact.

Has it been difficult to balance your servant leadership with your real estate business? How do you make time for both?

When it comes to balancing my leadership role with my business, I have found that some days are a little crazier than



others. Luckily for me my position and my business align, but I have also spent many years serving in Board positions, so I've learned over the years to delegate and step back when needed. If you have a great team of Board Members, Committee Members, and Volunteers, it makes the job and "finding balance" a lot easier. At this point in my career, I refer a lot of business to other agents as I focus more on working in the nonprofit sector and finding ways to create a legacy beyond my years on this earth.

I have been given some great advice by mentors throughout my career so I lean on that guidance on the tough and long days knowing that balance is a lot like a seesaw, some days you are up too high in one area of life, but you can always rebalance yourself throughout the week.

Do you feel it has benefitted your business to be involved with your organization?

Being involved with VAREP has benefitted my business because I have been able to build relationships throughout the industry and meet more people than I normally would. I always laugh about it with our Board because our mixers and events force me to get out of the house and out of the office, when my instinct is to be "antisocial". Our organization has such an impact on our community and our city, so the exposure to policy and politicians has been an eye-opening and complimentary benefit as well.

How do you encourage others to join your organization, and to step up to leadership positions?

We're really selective about who we want to join our Board. It's important to bring on people who are passionate about our military and veteran communities. When we are doing the work, impacting families, and educating the real estate professionals throughout San Diego, we naturally draw people who want to join the mission and want to step up. A lot of real estate professionals have prior military service in our area, so they will often come early or stay late after events to help and look to "give" more than they receive even when it comes to our monthly lunch and learns, mixers, and fundraising events.

In closing, is there anything you would like to include about your organization?

It's important to me that local real estate professionals know how to properly serve our military community. Also, we have been on a mission for the industry to respect the VA home loan and the servicemembers and spouses who have earned the benefit through their sacrifice. The negative perception of the VA home loan must end, and we must start putting it on a pedestal knowing the sacrifice that was made to earn it. VAREP San Diego is exposing the myths, educating local agents and lenders, and giving back to make sure those who fought to protect this land, have an opportunity to own a piece of it themselves



Fiona Theseira

2026 CALIFORNIA PRESIDENT

Residential Real Estate Council (RRC-CRS)

PHOTOGRAPHY BY MEG BOGART- CLOSING PHOTOS

Tell us a bit about yourself. What were the life events that led you to become a real estate agent?

Real estate wasn't my first career; it was one I grew into through a genuine love of helping people. I began in banking in England and when I moved to San Diego I entered the mortgage industry, working as a processor, underwriter, and eventually owning my own mortgage brokerage. That experience gave me a solid understanding of financing and the home buying process from the inside out.

Eventually, I realized what I enjoyed most wasn't just the numbers, it was guiding people through one of the biggest decisions of their lives. That led me into real estate more than 25 years ago, and I've never looked back. Today I specialize in helping people navigate life's transitions, whether they're downsizing, settling a trust or probate estate, or simply moving into the next chapter of their lives.

What life experiences have shaped you both personally and professionally?

One of the biggest lessons I've learned is that success rarely happens overnight. Whether it's building a business, serving in leadership, or running a marathon, meaningful achievements come from consistently showing up.

Running my first marathon taught me discipline more than anything else. Nobody sees the early morning training runs or the days you don't feel like doing the work. They only see race day. That lesson has stayed with me throughout my career.

Relationships, trust, and leadership are built the very same way, through consistency over time.

I've also learned that listening is often more important than talking. Every client has a story, and every leadership role has reminded me that understanding people comes before solving problems.

Do you have a favorite quote or mantra that motivates you?
I often remind myself: "Success isn't built in the spotlight. It's built in the moments no one sees."

That mindset has guided both my business and my volunteer leadership. The daily habits, the preparation, and doing the right thing when nobody is watching ultimately create long-term success.

Besides your volunteerism, what are your interests and hobbies?

I enjoy staying active and challenging myself physically. I enjoy running and along with hiking and exploring everything San Diego has to offer. I also love discovering local restaurants, coffee shops, community events, and hidden gems throughout San Diego County. It ties in nicely with my work because I genuinely enjoy introducing people not just to a home, but to the community they'll become part of. Most importantly, I value spending time with family and friends. Those relationships are what keep everything else in perspective.

Tell us about your organization. What is its core mission, values and goals?

The Residential Real Estate Council (RRC) exists to elevate the professionalism of REALTORS® through education, networking, and collaboration. The CRS Designation is recognized as the highest credential awarded to residential real estate professionals. What I appreciate most about our organization is that it is built around sharing knowledge rather than competing against one another. Members openly exchange ideas, best practices, and experiences that ultimately help us better serve our clients. At its heart, RRC believes that better educated REALTORS® create better outcomes for consumers.

What drew you to become a leader within your organization?

Leadership was never about adding another title after my name. I simply wanted to give back to an organization that had given so much to me throughout my career. As I became more involved, I realized I could help create opportunities for others, encourage future leaders, and leave the organization stronger than I found it. Watching someone else grow in confidence or step into leadership for the first time is incredibly rewarding. Service has always been more important to me than recognition.

Has it been difficult to balance your servant leadership with your real estate business? How do you make time for both?

Like most REALTORS®, I wear many hats. Balancing leadership with my business requires good planning, strong systems, and being intentional about how I spend my time. I calendar almost everything, prioritize what truly matters,

and remind myself that saying "yes" to one opportunity sometimes means saying "no" to another. While volunteering certainly requires time, I've found it gives back far more than it takes.

Do you feel it has benefitted your business to be involved with your organization?

Absolutely, but perhaps not in the way people expect. While leadership has certainly expanded my professional network, the greatest benefit has been personal growth. I've become a better communicator, a stronger listener, and more confident in handling difficult conversations. Clients don't necessarily choose me because I've held leadership positions. They choose me because the skills I've developed through leadership make me a better REALTOR®.

In closing, is there anything you would like to include about your organization?

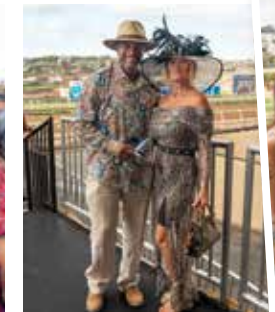
One of the things I value most about the Residential Real Estate Council is the sense of community it creates. While we all run independent businesses, this organization reminds us that we don't have to build them alone. I've formed friendships that span the country, learned from some of the best professionals in our industry, and had opportunities I never imagined when I first became involved. If you're looking for an organization that challenges you to grow, encourages collaboration, and truly invests in its members, I would wholeheartedly encourage you to become involved with the Residential Real Estate Council. It's been one of the most rewarding parts of my professional journey.



Women's Council of Realtors San Diego

Day at the Races 2026

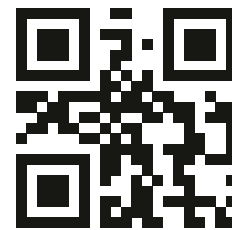
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