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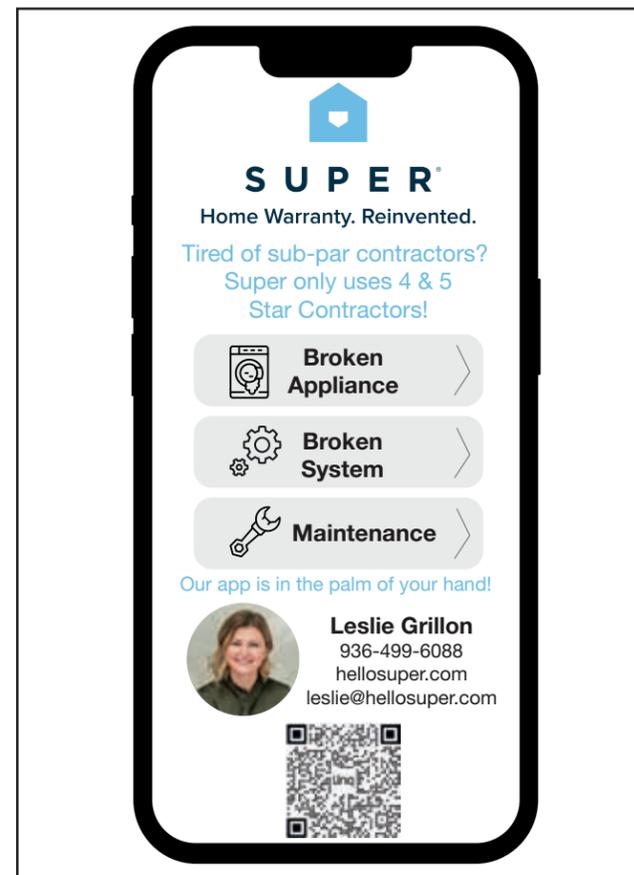


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Summer Reflections

Greetings!

As August arrives, we find ourselves in the golden stretch of summer—a time to savor long days, warm evenings, and cherished moments with family and friends. It's also a gentle reminder that the season is beginning to wind down. Vacations are wrapping up, kids are preparing for a return to school, and there's a subtle shift in the air as we begin to anticipate the rhythm of fall.

This month holds a special kind of energy—part reflection, part preparation. It's a great time to tie up summer projects, enjoy the last of the sun-soaked days, and start thinking ahead to the opportunities that a new season brings. Whether you're planning a fresh start, looking to make a move, or simply soaking in the moment, August is the perfect time to pause, appreciate, and get ready for what's next. Our August features are great examples of starting fresh, our cover agent, Roxanne Govari made a huge move from Iran to America, and has reinvented herself many times, all with great success. Our preferred partner, Fernando Nielson of RC Cleaning also took a chance on a new country and a new profession. Our Rising Star, Angelo Peraza made the leap from college student to full time Real Estate agent. These are some great summer reading stories, plus, an informative article on the BRBC from our legal partner, Eric Ginder, and of course, photo features from PSAR's Realtor Games and Women's Council of Realtors Allstar Agent event.

Here's to a meaningful end of summer and an inspired beginning to fall.

Cheers!

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From Burnout to Breakthrough:

REALIGN, REFOCUS, REIGNITE

BY MARYAM HABASHI- TRANSFORMATIONAL BUSINESS COACH



Burnout doesn't always show up as collapsing at your desk. More often, it hides behind:

- Missed goals or declining productivity
- A sense of going through the motions
- Disengagement, fatigue, or low motivation
- Quiet frustration despite working harder than ever

If you or your team are pushing hard but progress feels stuck, it's time to realign.

As *Metro South San Diego Real Producers' (MSSRP) Business Development Coach*, I've helped countless professionals in sales and leadership:

- Reignite their purpose
- Implement simple, effective systems
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This is not a surface-level pep talk. It's a strategic, confidential session that helps uncover blind spots, identify burnout triggers, and reset your focus.

Here's what others have experienced after just one free strategy call:

- Clear direction on next steps for business growth
- Practical systems for time and team management

- Increased closing ratios and better client engagement
- Renewed energy, drive, and personal clarity

And the best part? You don't need to do more—you need to do what works.

Your Next Step

If you're ready to:

- Stop spinning your wheels
- Reclaim control of your time
- Lead yourself and your team with confidence



I invite you to schedule your free strategy call with me.

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Fernando NIELSON

PHOTOS BY BRANDON PEASE-
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FROM HUSTLE TO LEGACY

Fernando Nielson survived his childhood, bet on himself, and created a business for future generations.

Fernando Nielson learned how to hustle as a child on the streets of Guadalajara, Mexico. He saw his mother work two or three jobs to make ends meet, and he learned from her example. Much of it was simple survival, though—Guadalajara was a violent city, and he learned how to hustle his way through dangerous streets, making him into an adult long before any person should have to be.

“I didn’t have a father to guide me, and my mom was always working—cleaning houses, waiting tables at night,” Fernando says. “So, I spent a lot of time on the streets, around gang violence. It wasn’t what any kid should see, but it made me grow up fast.”

At 15, Fernando made the move to Chula Vista, California, hoping to reconnect with the father who had long since started a new life in the U.S. He didn’t speak a word of English, but he forced himself to learn. “I just knew the language was key to growing here,” he says. “I wanted to chase the American dream, even if I didn’t have a roadmap.”

For a while, that dream looked like a rising career in the restaurant industry. Fernando started as a busboy and climbed his way to general manager. “I loved it at first,” he says. “The long hours didn’t bother me—I was young, and I





liked the responsibility. But eventually, I hit a ceiling. I knew I could run the place, but I was never going to own it.”

What finally tipped the scales wasn't just burnout—it was a cleaning contract gone wrong. The cleaning company at his restaurant had done a poor job

for months, and when Fernando tried to cancel the agreement, the company threatened to sue. As he reviewed the contract, he had an epiphany. “I saw how much they were charging for two hours of work, and I thought— ‘I can do this. I can do it better.’” So, he did.

Fernando launched RC Commercial Cleaning Services in 2018, landing his first client—a Paul Mitchell beauty school—within months. “They just kept giving me more and more work,” he remembers. “That’s when I knew I was onto something. I liked the freedom, the ownership. And I knew I could build something that could become a legacy.”

Legacy is a word Fernando doesn't take lightly. His business, he says, is for the family he plans to have. “As a first-generation immigrant, this isn't just a job—it's a way to break cycles,” he says. “I want my kids to inherit something better than what I had.”

RC Commercial Cleaning (formerly Rapido Cleaning Services) stands out in a crowded market not just because of Fernando's work ethic, but because of the philosophy that drives it. “This business is built on trust,” he says. “When a client gives you the keys to their 20,000-square-foot building, they're putting everything in your hands. I treat every contract like it's my own business I'm cleaning.”

RC elevates this trust with its eco-conscious approach and a tech-savvy team. “We use all eco-friendly products,” Fernando says. “I don't want my clients, or my employees exposed to toxic chemicals. And I've found good employees who are adaptable—they get the vision, show up on time, and take pride in what they do.”

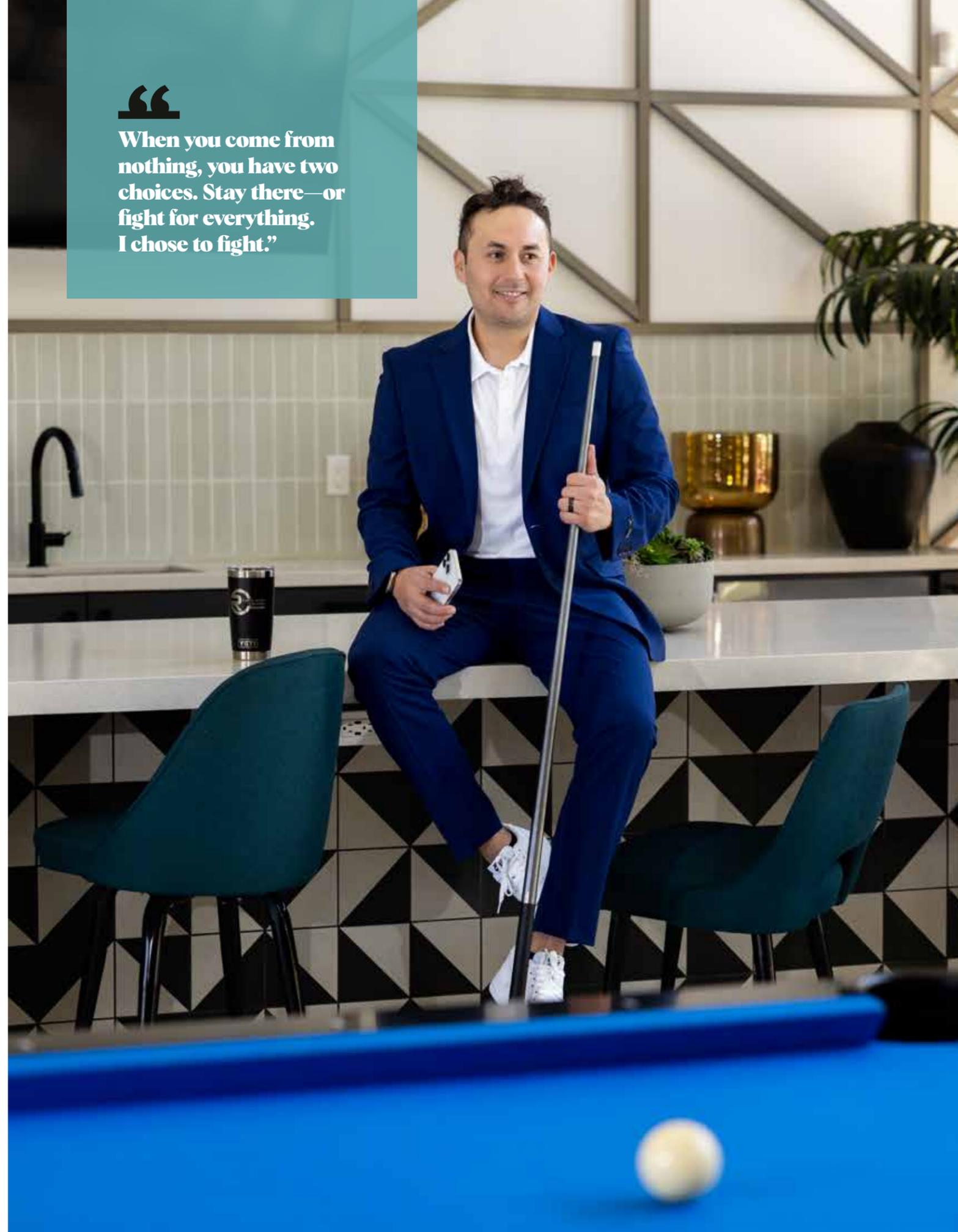
That's all by design. Fernando has learned the hard way what it takes to build something from the ground up. “In the beginning, I hired anyone I could. But I realized that not everyone will respect you if they don't believe in the mission.”

If RC Commercial Cleaning has a mission, it's this: build something that lasts, and bring people with you as you rise.

“When you come from nothing, you have two choices,” Fernando says. “Stay there—or fight for everything. I chose to fight.”



When you come from nothing, you have two choices. Stay there—or fight for everything. I chose to fight.”



WE'RE GONNA GET PAID! *Or Are We?*

BY ERIC R. GINDER, ESQ.

It seems that our market has finally turned. For at least a decade, the real estate market has favored sellers. Low inventories meant higher prices. Low(ish) rates and the increase of migration from certain states into others supplied crowds of willing buyers, especially in desirable areas like San Diego. Sure, there were occasional hiccups; minor slowdowns, but they were always fleeting. For the most part, buyers and their agents were forced to accept the seller's terms and whims. How many buyers were told "you're lucky we even accepted your offer, and we have five backups; is the seller doing anything"? Much like Kevin Bacon in Animal House, buyers could only smile and say, "thank you sir, may I have another."

It's different now, though; I'm sure you've felt it. Lots more inventory and it's staying on the MLS longer. This should usher in a Golden Age for buyer brokers, but the Universe always takes something when it gives something. With this "buyer's market" also comes the most ridiculous changes to buyer compensation we've seen in...well...ever. We took a system that wasn't broken and tried to fix it; why? Well, that's a story for another day, but a new era in buyer broker compensation (notice I didn't say commission, which is now apparently a dirty word) is before us. And if you want to get paid, you've got to know the new mechanisms.

By now, we're all familiar with the new BRBC. Based on the amount of calls I'm getting about this form, though, it seems there is still a fair amount of confusion about it. Whether we like this form or not, we have to use it. It's literally now the law of the land. California Civil Code § 1670.50 is pretty explicit:

1. A buyer-broker representation agreement shall be executed between a buyer's agent and a buyer as soon as practicable, but no later than the execution of the buyer's offer to purchase real property.

Notice that last part of the language. It's important. Notice that it doesn't say "contract" it says "offer." Meaning buyer's agents must have the BRBC executed prior to sending their clients' offer. I see a lot of BRBC's that are executed after the offer has been sent and the contract fully executed. This renders the BRBC void, which means that the buyer's broker has no legal avenue to collect compensation.

I got it. A lot of buyers don't necessarily know about the cataclysmic changes to our industry over the last few years. They haven't followed the N.A.R. litigation, or if they have, they only know the headlines – "Victory for Consumers" and such. But they don't know if it means that they have to sign BRBC agreements with the agents showing them houses. They just want to see a few houses and not commit to anything, and if you shove a form in front of them, it might scare them off. Perhaps, but that doesn't change the fact that the law now states that we must have this form completed prior to sending the offer.

- "The listing agent won't ask for it and, if they do, I won't give it them; it's not in the contract"

True, and this likely won't change. C.A.R. removed any reference to the BRBC in the latest updates to the RPA. So, if your BRBC is a bit "lacking" in its enforceability, and the listing agent didn't counter specifically asking for your BRBC, you can make the argument that you're not providing it and that

the RPA sets out the commission (sorry, I mean compensations), and that ends the discussion. You might get away with not having one or having one that is void. You might. You might not. Sub-paragraph "e" to section 1670.50 has some scary language:

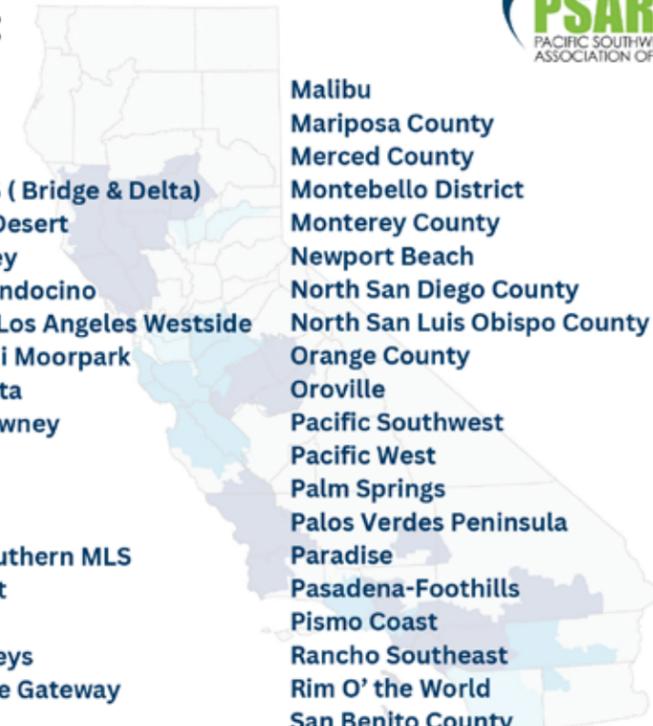
e. A person licensed pursuant to Division 4 (commencing Section 10000) of the Business and Professions Code who violates this section shall be deemed to have violated that person's licensing law.

This means that if the DRE finds out that you've collected compensation when you had no legal authority to do so, they can file an Accusation against you and seek to revoke, restrict or suspend your license. How would they find out? Lots of ways. Someone makes a complaint about the transaction and the DRE's investigator audits the file. Random audits, etc. Think they won't do it? Think they're too busy for this level of scrutiny? Think again.

Let's also remember that the BRBC is more than just a signature on a form. There are many intricacies to it. An exclusive agency, BRBC, can't last more than ninety days or, again, it's void. If the amount of compensation in the BRBC is less than the compensation agreed upon with the seller, you can only get the lesser amount stated in the BRBC. The scope must be completed, both in terms of geographic area and services being rendered.

I've also seen letters from attorneys to brokers (both listing and buyers) in transactions involving invalid BRBC's. These letters demand the return of the compensation paid to the buyer's agent because of the BRBC's invalidity. It remains to be seen how common these demands become, and if sellers will vigorously pursue them, but the legal theory is sound. Imagine doing all the work, taking all of the fiduciary risk associated with representing a buyer, then having to give all your pay back to the seller? Don't let it happen to you. If you're unsure about how and when to fill it out, call your broker, call me, call another attorney you trust. Make sure your BRBC is timely and valid.

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RISING STAR

ANGELO PERAZA

Angelo Peraza is a newer agent, but not new to Real Estate! As part of the Peraza Team, he works closely with his mother, powerhouse agent Leslie Peraza and brother Luis Peraza, also a Rising Star feature, to serve clients and his community. He also received his NMLS license last May. With several transactions under his belt, we are sure to see more from this dynamic agent.

PHOTOS BY LAUREN FINCH



DRIVEN BY CLIENT CARE & FAMILY LEGACY

When did you start your career in real estate?

I officially started my career in real estate in November of 2024. I started on my “non-official” career path in real estate in the month of July of 2024. This was directly following my graduation from the University of San Diego.

What did you do before you became a realtor?

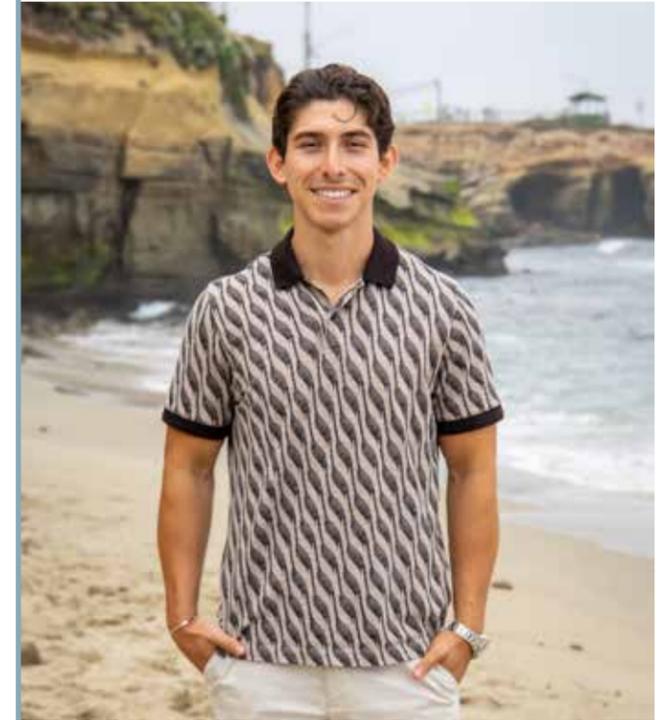
I was a full-time student athlete at the University of San Diego. I played D1 baseball at the University of San Diego, while studying for my degree in a Bachelor of Real Estate. 365 days a year I was either in a classroom or on the baseball field. My summers were spent playing “summer ball,” which included states such as Illinois, Minnesota, Boston, Iowa, North Dakota ... to name a few.

What are you passionate about right now in your business?

I am passionate about becoming educated and informed on everything I need to know in order to help my present and future clients make the best decision for their specific situation. I have quickly come to the realization that no client is the same. Because of this, I need to be equipped with the tools and resources to make sure I am advising my client to make an informed decision that will impact the rest of their lives. I do not take the responsibility that comes with my job lightly. This is why I recently decided to take on the challenge to achieve my NMLS license. I just recently passed on May 12. Although I eventually want to also practice lending in the future, the main driver for my decision to get my license was to become better educated on the laws, regulations, and products that are big pieces of the puzzle in a real estate transaction. Information and education are two major pillars in providing the best possible real estate experience for the consumer.

What has been the most rewarding part of your business?

The most rewarding part is knowing that I helped play an important role in one of the biggest decisions and stages of a person’s life. No matter how big or small my role may be, I know that I did everything I could have done to inform my client to make the best decision for themselves for their particular situation.



What was your biggest challenge as a realtor?

The biggest challenge is being able to put the pause button on working. I can very easily work from sunup to sundown, but I have come to realization that this leads to burnout, which ultimately leads to not providing the best service to my clients. On the other hand, this is one of the main aspects that I love about my job. I am my own boss, and I can make decisions that I believe are the best for my career.

What’s your favorite part of being a realtor?

My favorite part of being a realtor is being my own boss. Being able to control my day-to-day work life and schedule is the biggest reason why I love being a realtor. My other favorite part of being a realtor is working for/with individuals and professionals who come from all walks of life. You never know who you may come into contact with on a day-to-day basis. Being able to handle whatever situation may arise is an aspect that excites and motivates me to become the best version of myself in order to serve anyone who may need my help.

What are your hobbies and interests outside of Real Estate?

Going to the beach and gym are my two free-time hobbies at the moment. Every day, I start my day off with a workout. This has become a part of my routine, and I can truly

“FIND YOUR NICHE & GO FOR IT.”

say that I look forward to starting my day with this. Going to the beach is another hobby that I look forward to. Since my weekdays are usually busy with work, I have been making it a ritual to go to the beach on Sunday. Being able to disconnect is an important part of this work lifestyle, and I have found that the beach has become my go-to outlet that I look forward to at the end of a busy week.

Tell us about your family

Leslie Peraza is my mom. Leslie has been a full-time realtor since 2003. She grew up in East Los Angeles and is the youngest of three. She is Guatemalan and American. Luis is my dad. He grew up in Chula Vista and Tijuana. He is currently retired. Both of my parents graduated from San Diego State University. Luis, my brother, is a full-time realtor. He graduated from the University of Gonzaga with his master's in finance and business administration. He played soccer in college and is currently working as a full-time realtor as a part of my mom's team.

Are there any charities or organizations that you support?

While at USD, I was lucky to have been partnered with an individual who was part of the Autism Tree Foundation. This was through the baseball program at the University. Over my 4 years there, I was grateful to have been an advocate for this foundation. Although I have graduated from the school and baseball programs, I am proud to say that I am a supporter of this foundation.

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

Find your niche and go for it. There are so many different ways to go about this job, but I have found that the most successful agents are ones that have mastered their niche. Whether this is through social media, open houses, or cold calling, there is work to be done, and the first step in finding success is deciding which avenue you are good at and love to do on a daily basis. There are no shortcuts or hacks in this job, and embracing this mantra is an important part of starting off as a realtor.

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In a city filled with real estate agents, few stand out quite like Roxanne Govari, Broker and Owner of Pemberley Realty. With a career spanning over two decades and roots that trace back to Tehran, Iran, Roxanne's story is not only one of professional achievement but also of personal resilience, deep community involvement, and unwavering commitment to her clients and agents alike.

From IT to Real Estate: A Career Redefined

Roxanne's path to real estate began in the year 2000, following a successful career as a teacher and a stint in IT. "I was looking for a career change," she recalls. While helping her mother and sister run a coffee shop in University Heights, Roxanne began exploring the neighborhood's real estate market. When she found and purchased an underpriced FSBO (For Sale By Owner) home, she realized the seller had missed out on so much value. That moment sparked her curiosity—and soon, a new career.

Though her former boss tried to dissuade her with the warning that she'd "lose her technical skills and wouldn't succeed," that doubt lit a fire within her. "That made me the fuel I needed to make sure I do become successful in real estate," she says—and succeed she did.

A Foundation of Family and Fortitude

Roxanne's background tells a compelling story of reinvention. Born in Iran, she moved to New York City in 1990 to join her mother, sister, and stepfather. She graduated with a business degree from the Fashion Institute of Technology (FIT) and later relocated to San Diego in 1997. Alongside her family, she launched and ran the beloved Soltan Banoo restaurant in University Heights for 18 years. That same space is now home to her real estate office—a powerful symbol of her journey and roots.

Roxanne also runs a second office in Del Mar, a testament to her dream of growing a brokerage with multiple locations that retain a boutique feel.

Love Amid Chaos

In 2001, amidst the uncertainty following the September 11 attacks, Roxanne met her husband—quite literally by chance. A visiting employee from Germany sent to work in San Diego after U.S. airports shut down, he was assigned to Roxanne, who was responsible for onboarding new hires. Two days turned into a romance, visits across the Atlantic, and ultimately marriage. "September 11th was a tragedy for sure," she says, "but it did bring us together."

Now married for 23 years with two college-aged children, Roxanne says, "My husband is the love of my life and the rock that I lean on during difficult times."



“
**LISTEN
TO YOUR
INNER
VOICE.**
”

**More Than a Broker:
A Community Leader**

What distinguishes Roxanne from others in her field is her unwavering belief that real estate is about people—not just property. “It is not about the transaction; it is about the relationship,” she explains. With charisma and care, she ensures her clients are fully supported throughout their journey. Her boutique firm, Pemberley Realty, thrives on that same philosophy—every agent is seen, heard, and mentored.

Roxanne also trains new agents with that same dedication, guiding many through career transitions, just as she once navigated her own. “Guiding and training the next

generation of Realtors” is one of the most fulfilling parts of her work.

Her commitment extends far beyond business. Roxanne serves on the board of the Better Business Bureau (BBB) and the University Heights Community Association. She regularly volunteers, attends community events, and hosts weekly family dinners that keep her connected to her roots and loved ones.

**A Track Record
of Excellence**

With \$50 million in closed volume and 73 transactions last year alone, Roxanne has built a name synonymous with service and success. She’s particularly proud of receiving the BBB’s prestigious Torch Award for Ethics—an honor that reflects her values and reputation.

A Vision for the Future

Looking ahead, Roxanne plans to continue expanding her brokerage, especially in North County Coastal. Her dream is to grow without compromising the boutique feel that sets Pemberley Realty apart. “In a sea of corporate conglomerates,” she says, “the independent brokerages carry the spirit of helping clients by realizing the true essence of small business.”

Final Thoughts

If there’s one message Roxanne hopes to share, it’s this: “Listen to your inner voice.” That philosophy, grounded in resilience, service, and integrity, is what has guided her to create not only a thriving business—but a legacy.

Pemberley Realty remains a haven for agents seeking mentorship and clients seeking more than just a transaction. Under Roxanne’s leadership, it’s a place where relationships flourish, dreams take root, and community comes first.



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