

HOMeward Bound

THE GIVING IT BACK AND PAYING IT FORWARD REAL ESTATE NEWSLETTER | OCTOBER 2021



*Your Home Loan
Satisfaction Commitment
GUARANTEED
Call Me For Details!*

(310) 877-3612 | NMLS# 485546

BUILDING WEALTH AND LEAVING LEGACIES
HERE TO SERVE BIG!
THROUGH HOMEOWNERSHIP

CARL D. BRACKENS
Sr. Mortgage Lender



In America and Canada, autumn is also known as fall. For some, fall signals the return of our favorite seasonal drink, pumpkin spice latte. For children, it's the anticipation of Halloween, candy, and picking out their costumes. Then, for those of us that enjoy the simple pleasures like watching all of the fall colors as the leaves fall from the trees indicating a new season is just around the corner.

This is the time of year, the weather begins to get colder and the leaves change from green to red, orange, yellow or brown before falling.

Many homeowners are asking: Will mortgage rates keep falling? Should I refinance my home? Or should I sell and purchase a new home?

(see inside for details)



VA Mortgage

Stay Safe
AND
Healthy



**Your Referrals
Help The Kids!**



Benefiting

**Children's
Hospital
LOS ANGELES**

Here To Serve Big!!! Investing in the People of Our Great Community.

If you or a friend are thinking about refinancing or purchasing a new home, make sure to choose a mortgage company you can trust!

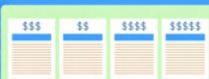
A mortgage lender with experience, proven results and a give-back philosophy!



SELLERS ARE IN A Sweet Spot

In today's sellers' market, you're set up to win big when you list your house.

Win When You SELL



BIDDING WARS

On average, houses are getting **4.4 offers** thanks to high buyer competition



HIGH HOME PRICES

Nearly **6 in 10** houses are selling above their asking price



FAST SALES

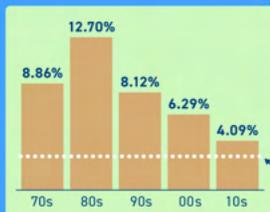
The average house is on the market for a record-low **17 days**

Win When You MOVE



CHANGING NEEDS

1 in 5 people want a house with more space – seize this chance to find a home that meets your new needs



LOW MORTGAGE RATES

Interest rates are hovering near **historic lows**, boosting your buying power

If you're ready to make a move, let's connect so you can capitalize on today's market and find your next dream home.

Sources: NAR, Corelogic, Freddie Mac, NAHB

Call me today for a free consultation. I am here to help with your real estate needs.

Carl Brackens
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If your current home no longer meets your needs, it may be the perfect time to make a move. Today, homeowners are gaining a significant amount of wealth through growing equity. You can leverage that equity, plus current low mortgage rates, to power your move now. But these near-historic low rates won't last forever. Experts forecast interest rates will rise. In their forecast, *Freddie Mac* says:

"While we forecast rates to increase gradually later in the year, we don't expect to see a rapid increase. At the end of the year, we forecast 30-year rates will be around 3.4%, rising to 3.8% by the fourth quarter of 2022."

If you or someone you know is looking to refinance, give us a call.

AND remember... YOUR referrals help the Kids.

My heart breaks for many young people and families who will not be able to enjoy this fun time of the year.

As you know, tragedy falls on many in this life. Tragedies like sickness, cancers and other nasty diseases. We aim to do what we can to help kids who are unable to get out and have fun right now, due to health problems.

We are still on a mission to raise money for Children's Hospital of Los Angeles. We do this by donating to them a portion of our income from homes we refinance. As you know Children's Hospital of Los Angeles does great work in helping kids fight through and survive nasty diseases like cancer, Non-Hodgkin's lymphoma, leukemia and others.

So, YOUR REFERRALS REALLY DO HELP THE KIDS...



A Mortgage Company that Gives Back

Continued on next page.



Here To Serve Big!!! Investing in the People of Our Great Community.

A Real Estate Company that Gives Back! *Continued from page 2.*

Children's Hospital of Los Angeles is Making a Difference Today and for Tomorrow



Who do you know considering buying or refinancing a home you could refer to my real estate sales team?

As the areas leading non-profit, they depend on sponsorships and donations to continue their leading-edge care and keep family's expenses to a minimum.

MAKING A DIFFERENCE

In order to provide their lifesaving work and keep family medical bills to a minimum, Children's Hospital of Los Angeles depends on Sponsorships and Donations.



So When you hear me say "YOUR REFERRALS HELP THE KIDS..." they really do!

YOUR REFERRALS REALLY DO HELP THE KIDS...

Anyone you know considering refinancing, buying or selling a home please refer them on over to my real estate sales team. Not only will they benefit from our award-winning service, but a very worthy cause will benefit as well. Simply call me direct at 310-877-3612 or forward my number on.

As you will see throughout this month's homeward bound, pictures are worth more than words. Whether it's the smiling faces of beautiful young people gaining a chance at long life, or the determined faces of our great company people working to help, we are committed to the mission of Here To Serve Big!!!

Carl D. Brackens
Consumer Home Loans!

P.S. Do you like stories? Everyone has one. The story of this young person enclosed is a really good one.

P.P.S. It is easy to refer those you know considering buying or refinancing a home...

Just call me at 310-877-3612.

When You Put Others First, You Will Never Be Second!



Photo courtesy of Children's Hospital Los Angeles

Here To Serve Big!!! Investing in the People of Our Great Community.

A real estate company with experience,
proven results and a give-back philosophy!

Over the last two decades of helping thousands of families sell their home and/or buy another, we have met some wonderful, loving, caring people.

People like you! So your referrals can rest assured that not only will they get the award-winning service we are known for and the guarantee to back it up, but that a solid portion of the income we receive will go toward a very worthy cause.

Refer your friends, neighbors, associates or family members considering making a move:

1

You can share this email with anyone you know who wants to refinance or sell their home.

2

You can go to www.ReferralsHelpingOthers.com and enter their contact info online or forward the link to someone you know considering a move.

3

Of course you can always call me direct as well at 310-877-3612.



**CONSUMER
HOME LOANS**

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Why I Support Children's Hospital of Los Angeles:

I have lived and raised my family in greater Los Angeles for more than 30 years. I remember when I first heard about a young person close to our family suffering from a nasty disease and getting treated for that at Children's Hospital of Los Angeles. It was then that I began to pay closer attention to the work they do at that hospital. Since then, I have learned that it is a collection of hard-working health care professionals, most making their home right here in Los Angeles County, all coming together for a common cause. That cause is to help young people overcome unfortunate health issues that life sometimes throws our way.

Being in greater Los Angeles, I take pride in supporting all the good work they do at Children's Hospital of Los

Angeles. My team rally's around our annual goal of raising money and donating portions of our income to help Children's in their quest to heal young people when they need healing. My team and I are committed to providing outstanding results for our buyers and those wishing to refinance that are referred to us by our past clients. I have discovered that Children's Hospital of Los Angeles shares similar commitments to their patients. And since their services survive on sponsorships and donations we are happy to contribute and proud to support them.

I encourage you to visit their website at www.chla.org and check out how they are making a difference in the lives of children and their families!