

HOMeward Bound

THE GIVING IT BACK AND PAYING IT FORWARD REAL ESTATE NEWSLETTER | JULY 2022



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CARL D. BRACKENS
Sr. Mortgage Lender

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



With The Consumer Real Estate Team, Your Referrals Help the Kids!



Happy Freedom month!

AS YOU KNOW JULY IS THE MONTH TO CELEBRATE FREEDOM.

We assume the rights of freedom and debate its boundaries in politics, yet how often do we take time to reflect on what freedom means to us personally?

Freedom is not a concept carved from stone; it is malleable and personal, always shifting shape depending on where you find yourself standing and the angle of the slanting light.

My personal definition of freedom is the ability to act based on my convictions without external restriction or retribution. It is the ability to represent myself as I see myself to be, not having to hide or disguise who I am in order to pursue happiness, fulfillment, and growth. It is the power of free self-expression. Personal freedom is one of my top three values.

Of course, there are boundaries to freedom. My actions should not hurt others or restrict their personal freedoms, and so this is the dance of conscience. Will what I want conflict with what others want or need? If so, how can I have the personal autonomy I need while respecting the freedom of those around me?
(see inside for details)



**Your Referrals
Help The Kids!**



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!



Don't Let Rising Inflation Delay Your Homeownership Plans

If recent headlines about rising inflation are making you wonder if it's still a good time to buy a home, here's what the experts have to say.



Housing is an Asset That Typically Grows in Value

"If you have cash and are expecting inflation, you want to think through where you can put your money so it does not lose value. **Housing is commonly looked at as a good inflation hedge...**"

Ali Wolf
Chief Economist, Zonda



Your Mortgage Helps Stabilize Your Monthly Housing Costs

"A fixed-rate mortgage allows you to maintain the biggest portion of housing expenses at the same payment. **Sure, property taxes will rise and other expenses may creep up, but your monthly housing payment remains the same.** That's certainly not the case if you're renting."

James Royal
Senior Wealth Management Reporter, Bankrate



Buying Protects You From Rising Rents

"Homeowners are shielded from mounting rental prices because their cost is fixed, regardless of what's happening in the market. ...Tangible assets like real estate get more valuable over time, which makes buying a home a good way to spend your money during inflationary times."

Natalie Campisi
Advisor Staff, Forbes



If you're thinking about buying a home, experts say owning a home is historically a good hedge against inflation. Let's connect if you're ready to start the homebuying process today.

I believe there is always a path for mutual free expression, when we respect one another. Today, as we prepare to celebrate Freedom Month, I offer the following quotes as food for thought and as writing prompts:

"Freedom is never voluntarily given by the oppressor; it must be demanded by the oppressed." — *Martin Luther King, Jr.*

"Emancipate yourselves from mental slavery, none but ourselves can free our minds!"

— *Marcus Garvey*

And I leave you with these questions: Which, if any, of these quotes resonate with you? What do you believe about freedom and how do you describe or define it for yourself?

"We hold these truths to be self-evident, that all men are created equal, that they are endowed by their Creator with certain unalienable Rights, that among these are Life, Liberty and the pursuit of Happiness." *Thomas Jefferson*

Beautiful famous words. Those words really come to life for us when you consider the idea of owning real estate, especially your own HOME.

In the United States homeownership accounts for as much as two-thirds of the wealth of a typical household. The mortgage approval process, therefore, potentially represents a large stumbling block on the road to wealth and stability.

We are ready to help you or someone you know, find the best available rates, to purchase or refinance a home. Our mission is Building Wealth and Leaving Legacies through Homeownership.

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

Carl Brackens
310-877-3612

E-mail: Carl@LoansByCarl.com

A Real Estate Company that Gives Back

AND remember, your REFERRALS help the Kids!

Continued on next page.



Benefiting



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



Your referrals help the kids...

We are on a mission to help young people who are experiencing a raw deal. Particularly in the way of their health.

As part of our Here To Serve Big mission statement, we are on a mission to raise money for Children's Hospital of Los Angeles. Their work in helping kids fight thru and survive nasty debilitating diseases like cancer, non-Hodgkin's lymphoma, leukemia as well as their work in early diagnosis of autism and spinal cord injuries is second to none!

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!

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



Photo courtesy of Children's Hospital of Los Angeles

And as the leading not for profit hospital in our area, you probably know they need sponsorships and donations to continue their leading-edge care and keep family's expenses to a minimum. We are committed to donating a portion of our income from home sales to this very worthy cause.

YOUR REFERRALS HELP THE KIDS overcome sickness, pain and setbacks.

Who do you know considering refinancing, buying or selling a home you could refer to my real estate sales team? Not only will they benefit from our award-winning service, but the kids at the Children's Hospital will benefit as well.

Just give me a call or pass my number on to anyone you know considering buying or selling. My number is 310-877-3612.

I hope my newsletter this month inspires you to pursue happiness and join us in helping others do that as well.

HERE TO SERVE BIG!

With all my appreciation,

Carl D. Brackens
Consumer Real Estate Team!

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 refinancing or purchasing a new home.

1

You can call me and give me their phone number. I will be more than happy to reach out to them.

2

You can pass along our business card to them. I have enclosed a couple here for that purpose.

3

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

4

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



**CONSUMER
HOME LOANS**

CONSUMER REAL ESTATE TEAM, INC.

Contact Us

Consumer Real Estate Team, Inc.

NMLS# 1954043

10315 Woodley Ave., Suite 119
Granada Hills, CA 91344

(310) 877-3612
Carl@LoansByCarl.com



Carl D. Brackens

Sr. Mortgage Lender | NMLS# 485546



VA Mortgage



EQUAL HOUSING
LENDER



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!