

# HOMeward Bound

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



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

(310) 877-3612 | NMLS# 485546

**CARL D. BRACKENS**  
Sr. Mortgage Lender



Bet your "Autumn" dollar a change is coming, seasonal change that is. Autumn, also known as fall, is the season of change, which means fall foliage will show off its beautiful colors.



VA Mortgage



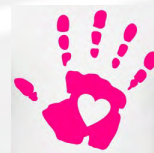
For some, fall signals the return of our favorite seasonal drink, pumpkin spice latte. For children, it's the anticipation of Halloween candy and picking out their costumes. It may also be the anticipation attending a festival with a hayride and corn maze. Then, for those of us that enjoy the simple pleasures like watching all of the fall colors change as the leaves fall from the trees indicating a new season is just around the corner.

Many love this time of year for the cooler weather. Some of us don't like the darkness in the early evening. Like it or not, things are changing. Many homeowners are asking: Will mortgage rates keep changing? Should I refinance my home to add an ADU? Should I sell and purchase a new home?

(see inside for details)



**Your Referrals  
Help The Kids!**



Benefiting



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!



### A Crucial First Step: **MORTGAGE PRE-APPROVAL**

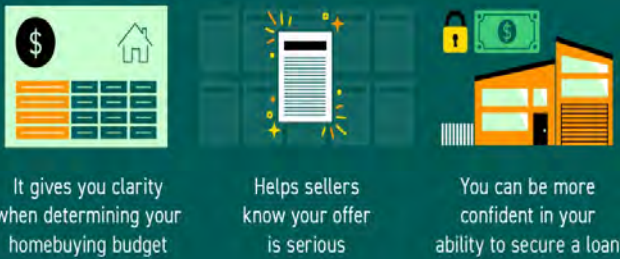
Mortgage pre-approval means a lender has reviewed your finances and determined how much you're qualified to borrow.



#### Factors That May Impact Pre-Approval



#### Benefits of Pre Approval



It gives you clarity when determining your homebuying budget

Helps sellers know your offer is serious

You can be more confident in your ability to secure a loan

Connect with a trusted professional to learn more and start your homebuying process today.

Sources: Bankrate, Federal Trade Commission, Investopedia

If your current home no longer meets your needs, it may be the perfect time to make a move. Homeowners have gained a significant amount of wealth through equity. You can leverage that equity to power your move.

Experts forecast interest rates will moderate. Selma Hepp, deputy chief economist at Corelogic says:

“Borrowers should be in a better position to get a more favorable rate than in June. Also, borrowers have increasingly turned to adjustable-rate mortgages which provide some relief with monthly mortgage expenditures. Borrowers in a position to do so could help lower their rates by coming up with larger down payments.”

If you or someone you know is looking to make a move, 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...



Call me today for a free consultation. I am here to help

**Carl Brackens**  
**310-877-3612**

E-mail: [Carl@loansbycarl.com](mailto:Carl@loansbycarl.com)

## 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. 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 fill out the enclosed response card with someone you know considering a move and mail back to me.

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](http://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 Home Loans**  
NMLS#1954043

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

(310) 877-3612  
[carl@loansbycarl.com](mailto:carl@loansbycarl.com)



Carl D. Brackens  
Sr. Mortgage Lender | NMLS# 485546



## 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](http://www.chla.org) and check out how they are making a difference in the lives of children and their families!