

# HOMeward Bound

THE GIVING IT BACK AND PAYING IT FORWARD REAL ESTATE NEWSLETTER | APRIL 2023



Your Home Loan  
Satisfaction Commitment  
**GUARANTEED**

Call Me For Details!

(310) 877-3612 | NMLS# 485546



CARL D. BRACKENS  
Sr. Mortgage Lender



**GIVE ME 30 SECONDS**  
and We'll Save a kid's Life Together

Welcome to the month of April. By the time you are reading this, you will be deep into it. That means I can't play any April Fool jokes on you. April Fools' Day is often celebrated with fake news stories, humorous social media posts, and practical jokes. However, it is important to remember that the jokes should be in good fun and not hurtful or harmful to others.

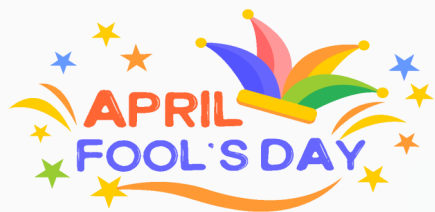
Another BIG deal in April is TAX day! Yep! Deadlines for filing those personal income tax returns. For most, this year the Federal tax deadline is April 18, 2023. You should check with your CPA or tax preparer to see when your taxes will be due.

Both days I mention above are for sure conversation starters, one full of funny or interesting stories, the other maybe not so much, but there are few days more memorable than the day you buy your dream home or the day you refinance your home at a great interest rate. That day is exciting and can give you a great feeling of accomplishment.

The real estate market has changed with many opportunities for serious buyers and sellers right now! If you are curious about rates, want market updates, or need support, We are here!

(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!



### How an Energy Efficient Home Can Be a Bright Idea



With inflation driving up the cost of items in our everyday lives, seeking out an energy efficient home can be a great way to decrease the expenses you can control. Here's what you should know.

#### Energy Costs Are Up

According to the Bureau of Labor Statistics:

- Consumer prices had the **largest single-year increase in 40 years**
- Energy prices were **up 27% year-over-year**



#### Insulate Yourself From Rising Home-Related Expenses



Energy efficiency helps you:

- Lower your utility bills **up to 25%**
- **Save money** on taxes (with certain energy efficient features)

#### Some Energy Efficient Options You Can Be on the Lookout For



Appliances



Windows



Solar Panels

If you're planning to buy a home this year, consider energy efficiency in your search. Let's connect so you can better understand the features that can save you money for years to come.

Sources: U.S. Bureau of Labor Statistics, U.S. Department of Energy, ENERGY STAR

**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](mailto:Carl@LoansByCarl.com)

The Federal Reserve has continued its focus on tackling inflation with its ongoing federal funds rate hikes. Many home shoppers are taking the opinion of "marry the home and date the rate" meaning if you find the home you love...buy it, rates rise and fall thru the years, but that perfect home may only come once in a lifetime. Other homeowners are still deciding on Home Equity Line of Credit, to pay down credit cards or add an ADU. Let us help you know your numbers by providing a total cost analysis. With home values continuing to increase in some areas, it may still be a good time to make a move. Call me.

And by now, five paragraphs into this month's Homeward Bound, you are wondering how the headline ties into any of this. If you are receiving Homeward Bound for the first time, you will notice **we give back to those in our community who need help the most**. Like the Kids at Children's Hospital of Los Angeles (CHLA)!

Just across town from where I'm typing, Children's Hospital of Los Angeles has a full house of kids with many fighting for their lives. And that is no April Fools joking matter. It's also likely taxes are the furthest thing from the minds of the parents with kids at CHLA.

As you know Children's Hospital of Los Angeles does awesome work in **helping kids fight through and survive nasty life-threatening diseases**. They also lead the way in early diagnosis of Autism and recovery from spinal cord injuries.

Most don't know though that Children's is a **non-profit**. They depend on sponsorships and donations to provide their world class care and keep costs for the families of these beautiful kids to a minimum.

## A Real Estate Company that Gives Back



**AND remember, your REFERRALS help the Kids!**

This year, we are 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 transactions we close.

So, when you or anyone you know wanting to buy, refinance or sells the place they call home with us, we deliver on our exclusive guarantees and award-winning service AND a very worthy cause benefits as well.

*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

The reason for the headline is because 30 seconds is about all it takes to think about who you know that may be considering buying refinancing, or selling the place they call home and to give us a call. If it is you, then awesome! If it's a friend or family member, that's great too!

## **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!*

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!

And as one of 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 the transactions we close 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 refinancing, buying or selling. My number is 310-877-3612.

Here To Serve Big!!!

Carl D. Brackens  
310-877-3612



P.S. Please read over the great story enclosed. It will help tell the story of the great work CHLA is doing better than I can.



*Photo courtesy of Children's Hospital of 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 finance 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.



## Contact Us

**Consumer Real Estate Team, Inc.**

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!