

HOMeward Bound

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



Your Home Loan
Satisfaction Commitment
GUARANTEED
Call Me For Details!

(310) 877-3612 | NMLS# 485546



CARL D. BRACKENS
Sr. Mortgage Lender



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



Guess what? June is here, and you know what that means—summer is in full swing! Longer days, warmer weather, and more people out house-hunting — particularly families hoping to get settled before the school year begins in September. As we gear up for these exciting times, let's also remember to celebrate Father's Day. This special occasion honors all the wonderful fathers

out there, and we trust you have some delightful celebrations planned to make their day memorable.

Amid these summer activities, it could be the perfect time to upgrade your living space to a larger home or perhaps add an ADU (Accessory Dwelling Unit) to your property. And if high-interest credit cards are a burden, some homeowners are finding a solution in refinancing their homes. Particularly for those dealing with interest rates north of 20% on credit cards, refinancing can serve as a beneficial strategy to manage this debt. With your trusted mortgage team at your side, we can explore this possibility together, tailoring a plan that suits your unique needs and circumstances.

We've got some exciting news for you. The summer housing market is shaping up to be even better than expected based on recent real estate indicators. According to Nadia Evangelou, the senior economist and director of real estate research for the National Association of Realtors, there's reason to be optimistic. Although home sales dropped by 2 percent in March (the most recent data available), here's the exciting part: 34 percent more homes were sold in March than in February!

Now, that's a serious leap forward. In fact, that increase is even larger than the average growth of 33 percent we typically see between February and March in non-pandemic times. Can you believe it? The housing market is making progress, exceeding expectations along the way.

As the summer sun shines down on us, let's make your homeownership dreams a reality. Let's ride this wave of positive momentum. And you know what can give you a competitive edge? Yep, you guessed it—getting pre-approved! (see inside for details)

Your Referrals
Help The Kids!



HAPPY ★★★★★
Father's
DAY



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!



VA LOANS:

Making Homes for the Brave Achievable

VA loans can help make homeownership possible for those who have served our country. Here's some helpful information about this type of home loan.



Who Is Eligible for VA Home Loans?

- Active-Duty Personnel
- Veterans
- Members of the Reserves and National Guard
- Eligible Spouses
- Previous and First-Time Homebuyers

What Can VA Home Loans Be Used for?

-  Buying a Home or VA-Approved Condo
-  Building a Home
-  Making Home Improvements

What Are the Benefits of VA Home Loans?



Options for No Down Payment



Better Terms and Interest Rates



Limited Closing Costs

Homeownership is the American Dream. One way we can honor and thank our veterans is to ensure they have the best information about the benefits of VA home loans.

Source: U.S. Department of Veterans Affairs

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



You see, a pre-approval is like having a golden ticket to the home of your dreams. It shows sellers that you mean business and sets you apart from the crowd. In this competitive market, it's your secret sauce for success. And don't worry, we're not just any old mortgage team. We're results-oriented rockstars who value your happiness above all else.

So, if you or someone you know is looking to make a move, reach out to our team today. Let's sit down, discuss your plans, and figure out the best way to upgrade to that larger home or add that sweet ADU to your property. Summer is here, the housing market is on the rise, and your dream home awaits. Get in touch with us now, and let's make it happen. Can't wait to hear from you!

Donations to Children's Hospital of Los Angeles on Your behalf.

We have received 5 referrals so far this year. That is 5 families wanting to buy, sell or refinance a home, referred to us by clients like you.

YOUR REFERRALS HELP THE KIDS! Keep them coming!

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 and iron clad guarantees but the kids at Children's Hospital of Los Angeles 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.

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...

You may know someone considering refinancing or buying a home. If so, please refer them to our team. Not only will they benefit from our award-winning service, a very worthy cause will benefit as well.

Just give me a call or pass on my number. Thank you for giving this some thought.

A core value at our company is "the size of the hole you give through is directly proportionate to the size of the hole you receive through."

If you would like to find out more about Children's Hospital of Los Angeles and Sponsorship Opportunities visit their website www.chla.org.

Life moves fast for some and we are eager to make the Home Refinancing, Selling and Buying experience a smooth rewarding one. Over the last two decades of helping of families refinance or sell their home and/or buy another, we have met some wonderful, loving, caring people. People like you!

As we move forward this Summer, please know we are extremely thankful for you being a special part of our business.

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!

Thank you in advance for your referrals!
My number is 310-877-3612.

Over years of helping thousands of families refinance or buy the place they call home, we have met so many wonderful, loving, caring people. We are so grateful. Thank you for reading over this month's Homeward Bound and thank you for referring anyone you know considering buying or selling to my team. They will be in good hands and a very worthy cause will benefit as well.

Here To Serve Big!!!
Carl D. Brackens
310-877-3612



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



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 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 making a move:

- 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 give them my number to call me direct at 310-877-3612.



Contact Us

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Why I Support Children's Hospital of Los Angeles:

For over 30 years, I have lived and raised my family in the greater Los Angeles area. I'll never forget the moment I first heard about a young person close to our family battling a severe illness and receiving treatment at Children's Hospital of Los Angeles (CHLA). That was when I started to pay closer attention to the incredible work they do at this hospital.

The CHLA is a remarkable community of dedicated healthcare professionals, many of whom also call Los Angeles County home. They unite with a common purpose: to help young people overcome the challenging health issues life sometimes presents. As a long-time resident of greater Los Angeles, I am incredibly proud to support the exceptional work CHLA accomplishes.

My team and I are passionate about rallying around our

annual goal of raising funds and donating portions of our income to aid CHLA in their mission to heal children when they need it most. We are committed to delivering exceptional results for our clients, whether they're looking to buy or refinance, and many of them are referrals from our satisfied past clients. I've found that CHLA shares a similar commitment to the children and families they serve. As their invaluable services rely on sponsorships and donations, we are both honored and eager to contribute our support.

I invite you to visit their website at www.chla.org and discover how they are making a profound difference in the lives of countless children and their families. Let their inspiring stories touch your heart and join us in supporting their amazing work!