

# HOMeward Bound

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

Your Home Loan Satisfaction Commitment **GUARANTEED** Call Me For Details!  
(310) 877-3612 | NMLS# 485546

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

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

EQUAL HOUSING OPPORTUNITY



## Boy... It's **HOT** AND NOT JUST OUTSIDE.

I feel pretty comfortable saying that this summer has been hotter than the last. Weather reports tell us this is the hottest summer of the year in some places. We can cool off at the beach, in the pool, at the mall while back to school shopping or for some at school. You do not have to be a weather person to predict the weather this time of year. We all know... the month of August is HOT. However that is not all that's hot. Home prices are red hot too.

This is GOOD for most reading this, but there will be some exceptions. There always are. It's still a seller's market, whether it feels that way or not. Accurate home price reports lag two-to-three months behind real-time events. Prices are quick to rise but slow to fall — meaning today's high home prices stick around despite the reality of reduced purchasing power. Thus, the latest data unsurprisingly shows home prices continuing to rise across California.

(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!



### What Is Multigenerational Housing?

Is your household growing, even though your home is at capacity? If you have additional loved ones coming to live with you, but not enough space, it may be time to consider a larger, multigenerational home.



A **multigenerational home** has two or more adult generations living together, including siblings, parents, grandparents, or adult children.



#### Quick Facts

In 2021, roughly **1 out of every 10 homebuyers** purchased a multigenerational home.

The number of people living in a multigenerational household has nearly **quadrupled over the past 10 years.**

The most common age range of those buyers was **42-56 years old.**

#### Key Benefits



Easier to care for loved ones



Combined homebuying budget



Greater flexibility for someone to pursue school or job training



Enhances bonds and relationships

The low interest rates of 2020 and 2021 weren't good for everyone. They fueled a runaway train of spiraling home prices, pushing the boundaries of affordability.

But if you need a home now — and you can stomach the roller coaster — the world is looking a little brighter when you wear your rose colored glasses. Yes, your monthly payments will be higher than they would have been had you bought a few months ago, but there is less competition at the bargaining table.

How does this impact you? Well, if you or someone you know is ready to purchase a new home. Soon, buyers may be in a better position than they have been in a long time. "California's housing market continues to moderate from the frenzied levels seen in the past two years, which is creating favorable conditions for buyers who lost offers or sat out during the fiercely competitive market," said California Association of Realtors President Otto Catrina in the report.

So, if you or anyone you know wants to sell their home, purchase a new home or refinance their existing home, give us a call, we will be glad to help.

Making gains in assets and wealth are nice! I especially like it because it allows me the opportunity to GIVE more. How about you?

As you probably know, we donate a portion of our income to some AMAZING worthy causes! Like Children's Hospital of Los Angeles, one of the country's leading non-profit Children's Hospital.

### A Real Estate Team that Gives Back



AND remember, your REFERRALS help the Kids!



**Carl Brackens**  
310-877-3612

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

*Continued on next page.*

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

**A Real Estate Team that Gives Back!**

*Continued from page 2.*



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

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.

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. So, YOUR REFERRALS really do HELP THE KIDS...

Who do you know considering refinancing, buying or selling a home, or investing in real estate you could refer to my 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**.

You and your referrals mean more than ever to my team and I. As we move forward thru this red-hot summer, please know we are extremely thankful for you and you being a special part of our business.

**Here To Serve Big!!!**

Carl D. Brackens  
Consumer Real Estate Team!

## 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.

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 refinance, 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 email me the information for someone you know considering a move. I will be more than happy to reach out to them.
- 2** You can pass along our information to them. Give my phone number or forward this newsletter.
- 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.**

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!