Real Estate CORNER





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How to Fall In Love With Your House Again

Sometimes when people are no longer in love with their current home, they think about moving to another one. But there are some other things you can do to reignite that spark and excitement you might have once felt.

- 1. Rediscover Your Space Take a fresh look at your home and imagine the potential. Start by decluttering and purging unnecessary belongings. This will provide a blank canvas for you to reimagine your decor and layout choices. Look beyond the surface and visualize the possibilities.
- 2. Make Room for Creativity Consider dedicating a room or a corner of your house to your passions and hobbies. Create a cozy reading nook, an art studio, or a mini gym. Having a dedicated space for activities you enjoy will make you excited to spend time at home.



- 3. Embrace Color A simple paint job can work wonders in revitalizing a space. Experiment with different colors and palettes that spark joy for you. Whether it's a vibrant accent wall or a soothing neutral tone, a fresh coat of paint can transform your mood and create a whole new atmosphere.
- **4. Fuse Indoor and Outdoor Living** Long Beach has beautiful weather almost year-round, so why not make the most of it? Consider creating an inviting outdoor space that seamlessly flows from your interior. Add comfortable seating, vibrant plants, and cozy lighting to create an outdoor oasis where you can relax and reconnect with nature.
- 5. Embrace Vintage Vibes Explore the local flea markets and antique stores for unique, one-of-a-kind pieces that speak to your



style. A vintage lamp, retro furniture, or a classic piece of artwork can instantly infuse character and charm into your space. The Antique Flea Market or Retro Row are great spots to find treasures.

- **6.** Green Thumb Therapy Plants not only bring life to your home but can also have numerous health benefits. Introduce houseplants, such as snake plants, pothos, or succulents, to improve air quality and add a touch of tranquility. Don't have a green thumb? Start small with low-maintenance plants and gradually build your indoor garden.
- 7. Seek Professional Guidance If you're feeling overwhelmed and aren't sure how to get started, don't hesitate to seek professional help. Interior designers and home stylists can provide customized solutions tailored to your preferences and budget. They can help you navigate through the options and make your vision a reality.

We hope these ideas inspire you to fall in love with your household all over again. Remember, the key is to embrace your unique style and make your home a reflection of yourself.

UST SOLD





Join Us For A Home Buyer Webinar

If you're considering buying a home in 2024 or beyond, then you may have questions. We'll be covering information on the current real estate market, financing options, first-time homebuyer programs, and more.

Whether you are early in the process or ready to start looking, you won't want to miss this free webinar. Call us at

562.896.2456 to reserve your free spot, or scan the QR code to sign up now.

When: February 8, 2024 6:30pm to 7:30pm







When it comes to home mortgages, there are numerous myths that get in the way of people moving forward with a home purchase. Here are some of the most common myths:

Myth: You need a perfect credit score

Reality: While a higher credit score can help you secure better interest rates, lenders offer mortgage options for borrowers with varying credit scores. It's crucial to understand that factors like income, debt-to-income ratio, and down payment also influence loan approval.

Myth: You Must have a 20% down payment

Reality: Numerous loan programs allow for lower down payments, ranging from as little as 3 percent. Government-backed loans, such as FHA and VA loans, provide accessible options for buyers with limited funds. And there are down payment assistance programs.

Myth: Fixed-Rate mortgages are always the best choice

Reality: Adjustable-rate mortgages (ARMs) can be advantageous in specific situations, especially for those planning to sell or refinance before the adjustable period kicks in.

Myth: Pre-Approval guarantees loan approval

Reality: Pre-approval is a valuable step in the homebuying process, but it doesn't guarantee final loan approval. Changes in financial circumstances or property-related issues can impact the final decision, emphasizing the need for ongoing communication with your lender.

Understanding more about the mortgage process and options is an important step in buying a home. Seeking advice from a reputable mortgage professional is crucial. If you'd like a referral to one, let us know.

Pros & Cons of Off-Market Home Sales

Most homes that sell are listed on the open market, exposing them to multiple buyers. While this is usually the best option for homeowners, ensuring that they obtain the highest price the market will bear, there can be some reasons to sell off-market. Here's some pros and cons of selling a property off-market, or as a "pocket listing."

Pros:

Privacy and Exclusivity: Off-market sales provide a level of discretion for sellers who prefer to keep their property transaction private. This exclusivity can attract high-profile buyers seeking unique opportunities.

Flexible Negotiations: Without the pressures of a competitive market, off-market transactions often allow for more flexible negotiations.

Reduced Stress: Off-market sales can spare sellers from the stress of preparing their homes for public viewings and open houses. This streamlined process can lead to quicker sales and a more relaxed experience for both parties.

Cons:

Limited Exposure: The primary drawback is the limited exposure of off-market sales. Sellers may miss out on potential higher bids that could arise in a competitive market, and buyers might not discover the property that perfectly aligns with their preferences.



Market Valuation Challenges: Determining an accurate market value can be challenging without the benchmark of competing offers. Both buyers and sellers may struggle to gauge fair pricing, leading to potential discrepancies.

Dependency on Networks: Success in off-market transactions often relies on extensive networks and connections within the real estate industry. Those without strong connections may find it more challenging to access these hidden opportunities.

Ultimately, the decision to pursue an off-market sale should be carefully weighed, considering individual preferences, timelines, and the overall real estate landscape. Seek guidance from a seasoned real estate professional to evaluate whether this option makes sense for you.

Local Spotlight: Fun Local Spots for Dates





Dinner and a movie is always great, but there are so many more options locally. If you're seeking a fresh idea, here are a few ideas you may want to try.

- 1. Stroll Through Downtown Start your evening with a leisurely stroll through the heart of Long Beach. Admire the city lights from the iconic Ferris Wheel on The Pike Outlets or pop into nearby Laugh Factory for a comedy show. If you enjoy craft beer, make a pit stop at Beachwood Blendery. You may also want to have a nightcap and enjoy the cozy ambiance of the Blind Donkey. Cap off your evening with a romantic dinner at the Ammatoli, an inviting restaurant with mouthwatering Mediterranean cuisine.
- 2. El Dorado Nature Center Escape the hustle and bustle of the city and immerse yourselves in the tranquility of the El Dorado Nature Center. Take a leisurely walk hand in hand along the nature trails, surrounded by lush greenery and the soothing sounds of nature. It's a perfect setting for couples looking to connect with each other while appreciating the beauty of the outdoors.

- Hit the Water For a date with a splash of adventure. consider renting a Duffy boat and cruising along the picturesque Alamitos Bay. If you're feeling more energetic, opt for water bikes or kayaks to explore the coastline together. Or you might want to experience a touch of Venetian romance with a Gondola Getaway, creating unforgettable memories on the serene waters of Naples canals.
- 4. Visit A Rancho Step back in time and explore Long Beach's rich history with a visit to one of its historic ranchos. Wander through the gardens and adobe buildings of Rancho Los Alamitos or discover the charm of Rancho Los Cerritos. These well-preserved sites offer a glimpse into Southern California's past, providing a unique and educational backdrop for your date night.
- 5. Get Artsy Indulge your creative side by exploring Long Beach's vibrant art scene. Immerse yourselves in Latin American and Caribbean art at MOLAA or wander through the galleries in the East Village. If you're feeling inspired, participate in a Brushstrokes and Beverages or Sip and Paint event to create your own masterpiece. You can also create your own tour of public art scattered throughout the city, adding a touch of spontaneity to your artistic adventure.

In Long Beach, the possibilities for a unique and memorable date night are endless. So, whether you're enjoying the city lights, connecting with nature, exploring history, hitting the water, or getting artsy, Long Beach provides the perfect backdrop for a romantic and unforgettable evening.





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Preparing for Homeownership: A Step-by-Step Timeline

12 Months Before Buying: Setting the Stage

- Establish a clear vision of your homeownership goals and assess your financial readiness.
- Begin improving your credit score, paying down debts, and saving for a down payment.
- Research neighborhoods, and explore the local real estate market to understand trends and pricing.

6 Months Before Buying: Refining Your Focus

- Determine your budget for monthly mortgage payments, considering other financial obligations.
- Start collecting necessary documents for mortgage pre-approval, such as tax returns and bank statements.
- Find a reputable real estate agent to guide you through the process, and begin attending open houses to get a feel for what you want in a home.

3 Months Before Buying: Getting Ready to Make the Move

- Get pre-approved for a mortgage to strengthen your position as a serious buyer.
- Narrow down your property search and engage in in-depth research on prospective neighborhoods.
- Don't forget to factor in expenses beyond the down payment, such as closing costs and moving costs.

When You're Ready: Sealing the Deal

- Begin actively searching for homes that meet your criteria, relying on your real estate agent's expertise.
- Attend home showings, conduct inspections, and compare property values to ensure a sound investment.
- When you find the perfect home, work with your agent to negotiate a competitive offer and navigate the closing process.

Love Potion Mocktail

Mocktails have become more mainstream on local menus, and one spot recently opened in Signal Hill specializing in just that. Shirley's Temple dubs itself a "vintage sober bar and cafe. Want to make a mocktail at home? Here's a recipe to get you started.

Ingredients:

- 1 cup cranberry juice
- 1 cup sparkling water or club soda
- Fresh berries (such as raspberries or strawberries) for garnish
- Ice cubes

Directions:

- 1. Chill the ingredients.
- 2. Fill glass with ice.
- Poor in equal parts cranberry juice and sparkling water or club soda.
- Drop a few fresh berries (such as raspberries or strawberries) into each glass.
 - Serve and enjoy!