

Welcome

June



Amy's

Real Estate Magazine

June
2023

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Top Spring Cleaning Tips To Get Your Home Sold

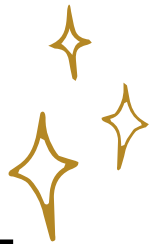
Synonymous with prime selling season, spring is the perfect time to freshen up your space in preparation for getting your house listed on the market. With this in mind, we rounded up the hottest spring cleaning tips that will not only transform your space into a swoon worthy dwelling but also attract home buyers looking to purchase their next home before the following school year begins. Ready to embark on your spring cleaning journey? Read on to get started!

Out of Sight, Out of Mind



First things first: declutter your home. No prospective buyer wants to step into a house filled with perceived junk. Go around the house to identify items that have been taking up precious space for months and years. Perhaps it's your collection of novels you've been meaning to read. Or clothes you've held onto for special occasions or “just in case” situations that never quite materialized. Once you figure out what needs to be donated or boxed up and stored in your garage, you'll breathe easier knowing that you've created a perfect space for the next owner to manifest their dream home.

Keep Your Windows Sparkling Clean



There's nothing like dirty windows, screens, and sills that signal “Don't look inside” to prospects. Tackle this moderately intense project by starting with the inside of your home, as you'll have more control over the outcome. To clean the windows outside, hose them down and remove excess water by using a squeegee. As for cleaning solutions, there are plenty of eco-friendly products that will yield sparkling, streak-free results. More of a DIY person? Mix distilled white vinegar with water for the same results.

Get Your Floors Spick and Span

Chances are, you already sweep, dust, or vacuum your house every week to keep your floor looking and smelling fresh. Despite your best efforts, stubborn dirt, dust, and allergens get deeply embedded in your hardwood floor or carpet, leaving behind a less-than-pleasant appearance and odor. Whether you live in a large compound or a smaller, cozier house, it's well worth the money to enlist the help of a professional floor cleaning service to ensure every square inch of your place looks and smells brand new. Want to maintain the freshness without added chemicals? Use a *Made in USA* [air purifier](#) (like the one we use in our home) in lieu of air fresheners to eliminate funky smells.

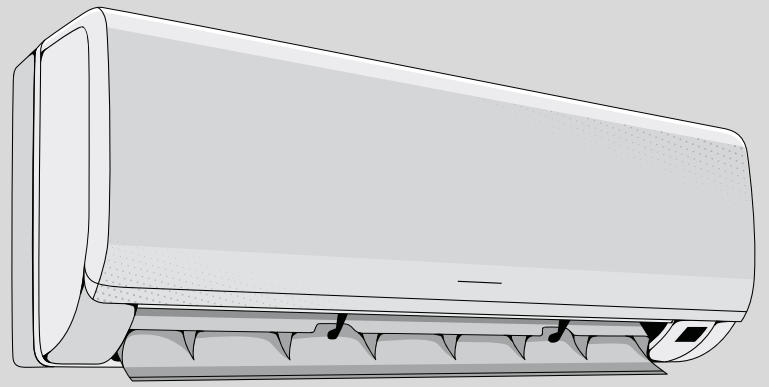


Boost Your Home's Curb Appeal

Beautifying your outdoor space is just as important as cleaning the interior of your home. Take a mini-tour of your yard and garden; does your lawn need a proper cut? Are there any pesky weeds sprouting throughout your otherwise pristine yard? Take care of the landscaping duties yourself or hire a professional to tidy things up while you bask in the sun and sip on a refreshing glass of Arnold Palmer. If neither of these applies, enjoy a weekend of embellishing your garden with fresh flowers and lush plants conducive to thriving in your city. Or try adding a fresh coat of paint to your front door for a quick, inexpensive way to make the right impression. (Pro tip: Stick to neutral colors as they appeal to most home buyers.)

De-gutter and Mend Your Roof

After months of rain (or unseasonably warm) winter days, chances are your gutter and roof show some weather-induced wear and tear. Remove the collection of dead leaves and debris from the gutter to prevent any unwanted critters and insects from inhabiting the space and potentially clogging it. While you're at it, inspect your roof for any holes, leaks, and other damages incurred during the previous season. Taking these steps will not only save you hundreds if not thousands of dollars in costly repairs, but whoever is lucky enough to snag your abode will have a sturdy yet comfortable roof over their head.



Make Your A/C Unit Run Like a Breeze

With warmer weather ahead, make sure that your air conditioner is in tip-top shape. Not only will this prevent you from enduring sweltering heat once the temperatures rise but the next occupants will also appreciate the cool breeze that sweeps through the house. Start by changing the air filter regularly (the general rule is every 30 days) since that can be done easily by yourself. For more intense tasks such as cleaning air vents and ducts, hire an HVAC professional so they can access hard-to-reach areas in your house.



Flag Day

June 14

Flag Day is celebrated on June 14 in the United States to commemorate the adoption of the flag of the United States on June 14, 1777, by resolution of the Second Continental Congress.

It is an opportunity to honor and show respect for the flag as a symbol of the nation's unity, history and ideas.

Displaying the flag proudly throughout the month of June is a great way to show patriotism and celebrate the values represented by the American Flag.

If your flag is weathered, please call me and I will be happy to replace it. The only thing I will ask is to exchange your old flag so that we can honor it with a proper retirement.

Display your FLAG proudly the entire month of June!
God Bless America!

Rates Drop Sharply to Start The New Week

By: Matthew Graham | May 30, 2023

The past 2 weeks were fairly rough for fans of low mortgage rates. The average lender moved higher at the fastest pace since February over that time. By the end of last week, the average lender was back above 7% for a top tier 30yr fixed scenario (and "well above" on Friday).

What a difference a weekend makes. While we're nowhere near the lower levels seen several weeks ago, the bond market (which underlies rates) was able to recover all of the losses seen on Thursday and Friday as well as a small portion of Wednesday's to boot. to 7.00% in the most common cases, but more than a few lenders are outside that range as well.

Mortgage lenders responded accordingly, dropping rates back in line with the levels seen at the beginning of the week. This brings the average lender just under 7% for a top tier 30yr fixed scenario. As always, keep in mind that rates are most frequently offered in 0.125% increments. That means rate quotes are 6.875

National Average Mortgage Rates



Mortgage News Daily	Rate	Change	Points
30 Yr. Fixed	6.91%	-0.04	--
15 Yr. Fixed	6.33%	-0.07	--
30 Yr. Jumbo	6.65%	-0.03	--
5/1 ARM	6.90%	-0.02	--
30 Yr. FHA	6.59%	-0.01	--
30 Yr. VA	6.58%	-0.01	--
Freddie Mac			
30 Yr. Fixed	6.57%	+0.18	0.00
15 Yr. Fixed	5.97%	+0.22	0.00
Mortgage Bankers Assoc.			
30 Yr. Fixed	6.91%	+0.22	0.83
15 Yr. Fixed	6.41%	+0.26	0.84
30 Yr. FHA	6.85%	+0.29	1.26

Rates as of: 5/31

MBS and Treasury Market Data

	Price / Yield	Change
MBS UMBS 5.0	98.44	+0.42
2 YR Treasury	4.3780	-0.0820
5 YR Treasury	3.7460	-0.0680
7 YR Treasury	3.6960	-0.0590
10 YR Treasury	3.6390	-0.0550
30 YR Treasury	3.8650	-0.0320

Pricing as of: 5/31 1:43PMEST

Sourced from: www.mortgagenewsdaily.com/markets/mortgage-rates-05302023

Contact us today to find out what options are available for you!



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FIDUCIA HOME
LOANS

HAPPY Father's **DAY**

Sunday, June 18, 2023

Father's Day is a holiday honoring one's father, or relevant father figure, as well as fatherhood, paternal bonds, and the influence of fathers in society.

The single most common date among world countries is the third Sunday of June, which was founded in the state of Washington, United States by Sonora Smart Dodd in 1910.

- Wikipedia





Tips on Escrow or Impound Accounts



An escrow or impound account is an account that your mortgage lender may set up to pay certain recurring property-related expenses on your behalf, such as property taxes and homeowner's insurance.

These expenses are usually semi-annual or annual and may involve large payments. Lenders often require escrow accounts to ensure you have enough money to pay those bills when they come due. The lender breaks these expenses down into monthly installments or payments and adds them to your mortgage payment each month. If your lender requires an escrow or impound account, your mortgage servicer will manage this account and pay the property-related expenses covered by the account on your behalf.

Sometimes escrow accounts are required by law. Some lenders require escrow accounts to protect their interests in your property. For example, if you failed to pay your property taxes, the local or state government could place a lien on your property, which would put the lender at risk.

You may be able to cancel your escrow account if you have built up enough equity in your home.

Tip: Ask your lender or mortgage servicer when you're allowed to cancel your escrow account. Also, some states require lenders to pay you interest that accrues on your escrow account. If you have an escrow account, you may want to ask your lender about this.

Tip: If your loan doesn't include an escrow account, you will have to plan for potentially large property-related expenses, such as property taxes and homeowner's insurance premiums. Be sure you budget for your monthly mortgage payments plus these extra costs and stay current on your taxes and insurance payments.

Warning: If you fail to pay your property taxes, your state or local government may impose fines and penalties or place a tax lien on your home.

In addition, if you fail to pay any of your property-related costs, your lender may:

- Add the amounts to your loan balance.
- Add an escrow account to your loan.
- Require you to pay for insurance on your home that your lender buys on your behalf, which likely would be more expensive and provide fewer benefits than what you could obtain on your own.

Tip: Even if your lender does not require an escrow account, consider requesting a voluntary escrow account. Although there may be downsides to an escrow account for some people because the money may be placed in a non-interest bearing account, an escrow account could save you from scrambling to pay a large property tax bill or insurance premium.

LATEST LISTINGS



CHULA VISTA

246 BROADWAY

RETAIL | 2 UNITS

PLUS A BILLBOARD

SANTEE

8712 N. MAGNOLIA AVE

SPACE #291

2 BR | 2 BA | 1000 SF

55+ Park



Spring Valley

3629 S Bonita Street

7 Units | 2 BR & 2 BA EACH



LATEST LISTINGS



EL CAJON

1778 Naranca Ave

3 BR | 2 BA | 2018 SF

SPRING VALLEY

1309 Maria Ave
8 BR | 3.5 BA | 3157 SF



SAN DIEGO

4496 Del Monte Ave

3 BR | 2.5 BA | 2117 SF



Rock “n” Roll San Diego Marathon and Half
 Bringing the fun to the run since 1998, Rock ‘n’ Roll Running Series San Diego is a favorite among locals and tourists alike. Starting at Balboa Park and finishing in Downtown San Diego, you’ll explore up to eight well-known neighborhoods and experience an insider tour that even the locals rave about. This ultimate foot tour highlights all the iconic communities, their personalities, and everything we love about America’s Finest City: San Diego, CA.

06/03/2023 - 06/04/2023

Balboa Park- 6th Ave and Quince St at Balboa Park
 For more information visit www.runrocknroll.com/san-diego

San Diego County Fair

Adventure awaits at the 2023 San Diego County Fair – “Get Out There!” to explore the great outdoors and get s’more of what life has to offer. Scout out Best-of-Show winners in the Fair’s competitive exhibitions. Reach new heights as you spin upside-down in the FunZone. Hike around San Diego Grown to learn all about local agriculture from food to fiber to flowers. Be prepared for an unsurpassed line-up of entertainment on the fair’s featured stages. Summer camp has never been so much fun!

06/07/2023 - 07/04/2023 11:00AM-10:00PM

Del Mar Fairgrounds 22nd DAA - 2260 Jimmy Durante Blvd
 For more information visit www.sdfair.com



Taste of Julian

Taste of Julian: Julian’s Annual Celebration of Julian Faire Shows there is more to Julian than Apples. While apples will always be revered by the hamlet of Julian, we have more than apples to celebrate and Taste of Julian is designed to do just that...celebrate the deliciously diverse culinary delights Julian has to offer. The event is a self guided tour of the participating restaurants and tasting rooms in the Julian area

06/10/2023 Saturday, 11:30AM-5:00PM

Julian Town Hall- 2129 Main Street, San Diego Visit www.visitjulian.com for more info.



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JUNE 2023

SAN DIEGO COUNTY EVENT CALENDAR

San Diego Greek Festival

Our San Diego Greek Festival returns this Summer! For once more, we invite you to partake of our food and drink, as well as enjoy the live music, by letting your ears revel in the melodies and letting your feet move you on the dance floor. We are here to share our culture with you and hope to touch your heart with the whole experience.

06/10/2023 - 06/11/2023 11:00AM-10:00PM

St. Spyridon Greek Orthodox Church -

3655 Park Blvd, San Diego

For more information, visit www.sdgreekfestival.com



San Diego Wooden Boat Festival

The San Diego Wooden Boat Festival provides a rare opportunity for the public to view some of the most beautiful and well maintained wooden crafts up close. A San Diego Father's Day weekend tradition, the San Diego Wooden Boat Festival is the premier annual event for Southern California wooden boat enthusiasts and provides a rare opportunity for the general public to view some of the most beautiful and well maintained wooden crafts up close. While this event features mostly well preserved vintage vessels there are also plenty of new crafts that have been hand crafted with skill and meticulous detail.

06/17/2023 - 06/18/2023 9:00AM-5:00PM

Koehler Kraft Boat Yard - 2302 Shelter Island Dr, San Diego For more info, visit www.sdwoodenboatfestival.com



Annual San Diego Scottish Highland Games

Join us for the annual San Diego Scottish Highland Games. Experience the wonder, and traditions of Scotland. Guests will enjoy action with our Heavy Athletics competition, where men and women participate in a series of challenges, throwing heavy objects (most notably, the Caber Toss) in a show of strength and grit. Also check out our Highland Dance competition, Bagpipe & Drum bands, whiskey tasting, and the Sheepdog Trials. You'll find a wonderful variety of vendors, specializing in Celtic, and British goods.

06/24/2023 - 06/25/2023 9:00AM-5:00PM

Bregle Terrace Park- 1200 Vale Terrace Dr., Vista

Visit <https://sdhighlandgames.org> for more information.



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-  **Top Market Center Listings Sold**
-  **Top Market Center Gross Commission Income**
-  **Top Market Center Closed Units**
-  **Top Market Center Closed Volume**

Why Work With Us?

-  Our team consists of professionals who have proven reliable, both in terms of service and results. Working alongside agents and staff affiliated with the #1 office in KW's Southern California region provides you with the support, guidance, and coverage needed to assist you and your clients through one of their largest financial decisions they'll experience.

Our Mission

-  To build careers worth having, businesses worth owning, lives worth living, experiences worth giving, & legacies worth leaving.

Contact us
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