



The Lawler Family
Aliso Viejo, CA 92656



The Lawler Lender: Newsletter

3rd Wedding Anniversary... and I Still Don't Understand Women!!

I thought by now I would have somewhat mastered the art of cohabitating with the opposite sex; I mean geez, I could have gotten a Law Degree within 3 years. So how long is it going to take me to learn the subtle nuances of how to live with a woman?

Case & Point: My wife and I recently moved to a bigger place; my thinking was, "Great, now there will be room for some of my décor too!" Boy was I wrong! Ultimately, we ended up buying a lot of new furniture, more "girly" décor, and what I could only describe as "miscellaneous knick-knacks;" of which I was only allowed to foot the bill for and put together. Oh yeah, and as for my stuff... it was put in the furthest regions of the garage rafters!

Well there is one thing I've learned in last 3 years of marriage: The better I am at following directions, the happier I am in the long run!

"Happy Anniversary Amanda, I love you!"

How Long Will These Low Rates Last?

The Fed's announcement on 10/28/15 included verbiage that alluded to a rate hike in December 2015 - "the next meeting." This is 3-4 months sooner than many analysts had anticipated such an increase to occur.

It is unknown what will actually transpire come December, especially since recent economic data has been weak; but one thing is for sure... the last couple of years has taught us to expect the unexpected. If you are thinking of refinance or purchasing, lock in your rate while they are low! Safety First!!!

Jesse - 714-502-4066

REFERRAL RECOGNITION!



I'd like to personally thank these clients, friends, and family members for their referrals! Thanks for the support!

Mario Alfaro Century 21 Masters referred his clients **Alex and Nancy Garza** for their streamline refinance!

Alex and Nancy Garza referred their sister **Evelyn Ruiz** for her streamline refinance!

Monique Snieders referred **Tim** for a refinance on his primary residence and second home!

Holly Lee referred her father **Scott Lee** for his conventional refinance! 2 weeks later she referred her brother **Jason Lee** for a refinance!

Ken Jacobson referred several clients: **Shirley Taylor**, **Douglas Luu**, and **Charles Ward** for their refinances!

Gisele Couture with Gold Team Real Estate referred **Huyen Tran & Nam Nguyen** for their 1st home purchase!

Andre Saffarnia with Evergreen Realty referred **David & Angelia Gutierrez** for their refinance!

Gisele Couture referred **Sandra Rojas** for her refinance!

Mike Ginn with Bank of America referred **Jerry Ramirez & Auto Supe** for home purchase loans!

Phil Marsala referred his co-worker **Angel Arroyo** for his upcoming home purchase!

Josh Meador with Title 365 referred his brother-in-law **Karlo Cardandang** & his friend **Christina Hazard** for their home purchases!

Mario Alfaro also referred **Yolanda Bernal** for her home purchase loan!

Jeff Simmons with Evergreen Realty referred his clients **Adam Andersen & Robert Lubanko** for their home purchase loans!

Thank you, thank you, thank you, for all the referrals; it's what keeps my business moving forward. If you know a family member or friend who is looking to purchase or refinance, I'd be honored to help them too! - Jesse

CALL me to get pre-approved for a purchase or to hear your NO COST refi options (714)502-4066

Is Now the Right Time to Purchase a Home?

With interest rates continuing to hover at all-time lows, now is the time to take advantage and secure a lower mortgage payment. However, with lower rates come more new home buyer into the market hoping to cash in on the lower interest rates too. How will you set yourself apart from the pack so your offer gets accepted?



Here are some tips for doing just that:

- Show the sellers you mean business!** Have your loan pre-approval ready for the moment you find that perfect home. If a seller or seller's agent feels like your approval is "wishy-washy", they may think your ability to close the deal is the same! - *I can help you with a rock solid purchase approval!*
- Bring out the big guns!** Work with a Realtor who knows how and when to negotiate. Most of us have seen the show *Million Dollar Listing*, the truth is those shows aren't 100% real. We are in a seller's market, so low-ball offers will likely not be considered. I'm not saying to overpay or not strive for a great deal, just be realistic and have your Realtor advise you on what is a reasonable offer. - *If you need help finding a good Realtor, give me a call... I know several great agents.*
- When the going gets tuff, the tuff get going!** We are nearing the holiday/winter season, which is the time that many hopeful buyers go dormant due to the hustle and bustle. Capitalize on that by continuing to search for your dream home! With less competition from other buyers, you're more likely to get a better deal with less hassle!
- If you fall down, get back up!** It's easy to get discouraged when you make a solid offer and it gets pushed aside by the "cash investor with a 7 day close." This is becoming too common. Depending on the price range, location, and the number of homes on the market in the areas you are searching (just to name a few factors), you may end up making several offers before one is accepted. Don't give up!

I look forward to helping you or a friend purchase a home this year! Call me with questions anytime.

- Jesse 714-502-4066

The Birth of LAWLER CAPITAL

Over the last couple of years I have worked at several mortgage companies, searching for the best loan options and lowest interest rates to offer my clients. I've finally found it! On June 3rd, I started Lawler Capital, Inc., with the main focus being: offer my clients the most competitive rates and a diverse menu of loan options.

I am still working in a direct lending capacity, meaning there is a parent company, *Priority Financial Network* (PFN), who actually underwrites and funds your loan. The main difference is, since I am operating as my own company, I'm in control of my overhead and costs (which I keep extremely low). By doing that, I am able to pass on the savings to you in the form of extremely low interest rates! There's no expensive sales manager salaries or high office costs here, which ultimately get buried in a higher interest rate for you. I'm able to offer my clients wholesale interest rates with the same great service and attention to detail I've always strived for!

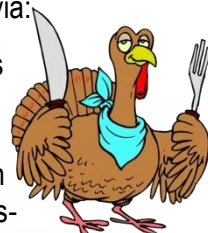
I'm extremely excited and happy to answer any questions you have regarding this new change!

- Jesse

Turkey Trivia

I always like to finish off my newsletters with something fun that hopefully you can bring to the "water cooler" at work. So here's some Thanksgiving trivia:

- A tradition is born:** TV dinners have Thanksgiving to thank. In 1953, someone at Swanson misjudged the number of frozen turkeys it would sell that Thanksgiving by 26 TONS! Some industrious soul came up with a brilliant plan: Why not slice up the meat and repackage with some trimmings on the side? Thus, the first TV dinner was born!
- Gobble, gobble?:** Not so fast. Only male turkeys, called toms, gobble. Females, called hens, cackle. - This is not sexist... it's science!
- Born in the U.S.A.:** Thanksgiving is not just an American holiday. Canadians celebrate it too. Except they do it the second Monday in October.



Happy Thanksgiving and remember, Pay It Forward!