

The Lawler Family 133 Montara Dr. Aliso Viejo, CA 92656



The Lawler Lender: Newsletter

Baby Fever Meets My Wife's "Baby Bucket List!"

Call me crazy but I may have a slight case of baby fever... this is how I know I am getting older. Previously the thought of a baby scared the crap out of me! But now it seems to be more and more feasible as the items on my pre-baby bucket list gets shorter and shorter. My wife on the other hand has her own "pre-baby bucket list" (unbeknownst to me), which involves one BIG ticket item on it: **Paris Trip!**

Those who know me, know that my ideal vacation involves the beach and/or water sports... not gift shops, fancy restaurants, and sight-seeing. Plus the price tag on a Paris trip is \$\$\$\$. But I appreciate Amanda's dedication to this Paris thing (I've been hearing about it for years). So last month I offered a compromise: We go to Paris in October for our 4 year anniversary and then it's baby makin' time at the Lawler's house! Amanda's response, "Challenge Accepted!"

Life is too short to spend it on the sideline planning, time to jump in and start living!

How Long Will These Low Rates Last?

The Fed's most recent announcement at the end of May once again alluded to a rate hike in June 2016, luckily we still have not seen it happen. Ironically, interest rates have fallen back to all time lows as of 6/9/2016.

My opinion is that the Fed is concerned that raising interest rates will stifle the housing market, which has been booming over the last 5 years. As always, take advantage of the low rates while they last... at some point 3% rates will no longer be sustainable. "One in the hand is worth two in the bush!"

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 with Century 21 Masters referred:

Audy & Genaline Geroca for their home purchase loan! **Gregory Mercado** for his home purchase loan!

Eugene Garman for his home purchase loan!

Carlo & Domitilla Tabias for their home purchase loan!

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Marlon Cruz for his home purchase loan!

Carlos & Maria Limon for their home purchase loan!

Jesse Herring (long time and returning client) referred:

Montie Sneary for his refinance!

Sean & Nicole Van Gundy for their refinance!

Lynn Craig & Jeremiah Hale for their home purchase!

Jeff Simmons with Evergreen Realty referred:

- -- Everett Criss & Kaitlin Gange for their home purchase loan!
- -- Zaira Banuelos for her purchase loan!
- -- Randy Dickson for his purchase loan!
- -- Irma Canales for a purchase
- -- Lora Cate for her new home purchase loan!

Cherie Strong referred her son Nate Kocaka for a home purchase loan! Montie Sneary referred Frank Nava for his refinance!

- Anita Long referred:
 - -- Her neighbor **Ann** for the sale of her condo!
 - -- Ansley Hahn for her refinance!

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 see your NO COST refi options (714)502-4066

RENOVATION LOANS



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Thinking of <u>refinancing</u> or <u>purchasing</u> a home but would also like some money for renovations?

A renovation loan allows you to get cash for a new kitchen, bathrooms, flooring, paint, even landscaping... anything that improves



the value of the home. You can also use a renovation loan to purchase a fixer-upper and turn it into your dream home. 30 year fixed rates on

these loans are the same as FHA and Conventional loans and qualifying is just as simple!

Call me to find out more information and see if this is the right options for your family! 714-502-4066 - Jesse



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