



MORTGAGE MATTERS QUARTERLY

Hello, Home Sweet Homies

As we gear up for another unpredictable election year, full of economic twists more complex than your favorite soap opera, there's a light at the end of the financial tunnel that's not an oncoming train. The Federal Reserve has announced plans to lower interest rates starting this June.

It seems they want to make borrowing a little bit more enjoyable – easier to digest in an election year.

What's in it for you?

Apart from becoming the most informed person at your next social gathering, now might be your moment if you've been daydreaming about refinancing your mortgage to afford a backyard worthy of a home magazine cover or buying your first home without breaking the bank. Lower interest rates mean your monthly payments could shrink, leaving you extra cash for life's other pleasures (like upgrading from instant to gourmet coffee).

For those contemplating refinancing, imagine reallocating those savings towards something you've always wanted. And for our future homeowners, this could be your ticket to planting roots without uprooting your financial well-being.

I've been assisting first-time home buyers to seniors with reverse mortgages, and all the loans in between, for nearly three decades now.

My commitment to guiding you through these financial times remains as strong as ever. Let's navigate this together, making the most of the opportunities ahead, with a few laughs along the way.

Stay tuned for more updates! Appreciate your continuing support!



FOURTH OF JULY FESTIVITIES IN LA AND ORANGE COUNTY!

Experience an unforgettable Independence Day in Los Angeles and Orange County with these exciting activities:



Marina del Rey Fireworks: Marvel at the brilliant fireworks illuminating Marina del Rey's picturesque waterfront, offering a dazzling spectacle. [More Info](#)



Disneyland Resort: Experience the enchantment of Disneyland's Fourth of July celebrations, where magic and patriotism intertwine for a truly memorable experience. [More Info](#)



Huntington Beach Fourth of July Parade: Join the vibrant procession along Main Street, Huntington Beach, celebrating the American spirit and community. Organizers of the Huntington Beach celebration say it's the largest Fourth of July celebration west of the Mississippi. [Surf City 4-day party information](#)



Huntington Beach Fireworks: Enjoy a spectacular fireworks show at Huntington Beach Pier, lighting up the night sky with patriotic colors and excitement. [More Info](#)



Newport Beach Fireworks: Delight in fireworks over Newport Beach Pier, creating a mesmerizing display against the backdrop of the Pacific Ocean. [Purchase Tickets](#)



Harbor Cruise: Set sail on a special Independence Day harbor cruise in Newport Beach or Long Beach, enjoying panoramic views and festive ambiance. [More Info](#)



Queen Mary Celebration: Step aboard the iconic Queen Mary for live entertainment, family activities, and spectacular fireworks show, creating cherished memories for all. [More Info](#)

Experience the thrill and splendor of Independence Day with these diverse and exciting activities, ensuring an unforgettable celebration in Southern California!



"UNLOCKING PEACE OF MIND

SAFEGUARD YOUR HOME WITH A TRUST"

Congratulations to all my new homeowners on your recent purchase!

As you settle into your new property, one important consideration to safeguard your investment is establishing a trust for your home. Putting your property in a trust offers numerous benefits, including asset protection, privacy, and streamlined estate planning.

First and foremost, a trust provides a layer of protection for your property, shielding it from potential creditors and legal disputes. Additionally, holding your property in a trust allows you to maintain privacy since trust documents are not typically part of public records, unlike probate proceedings.

Moreover, having your property in a trust can significantly simplify the distribution of assets to your heirs upon your passing, potentially avoiding the lengthy and costly probate process.

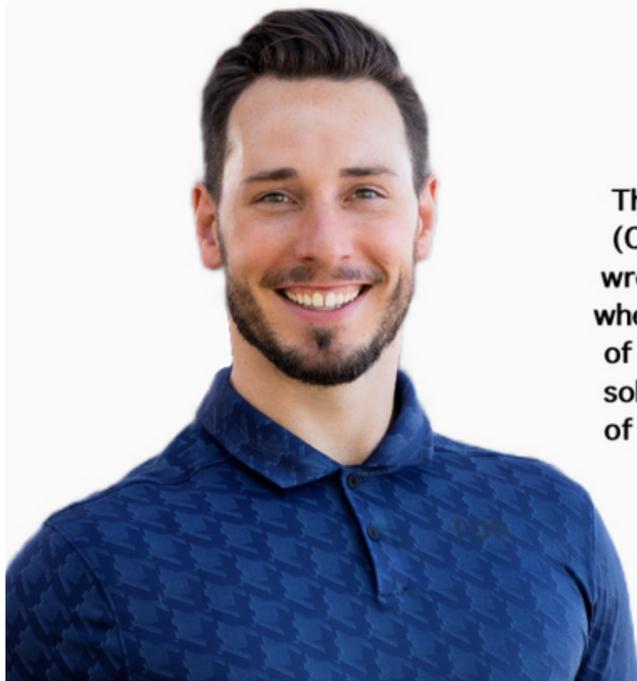
This ensures that your loved ones can inherit your property smoothly and efficiently, relieving you of any potential worries about the future.

Now might be a good time to update for all my peeps who have one and haven't checked on it in a while. Life circumstances change, and it's not just important but also your responsibility to review and update your trust periodically to reflect any major life events such as marriage, divorce, births, or significant financial changes. This proactive approach ensures that your trust remains relevant and effective.

Remember, I am part of Business Networking International (BNI) and have access to a wide range of resources.

If you have any questions about establishing or updating a trust for your property, don't hesitate to reach out.

Your peace of mind is my priority.



MATTHEW ROCK

SOLAR PROFESSIONAL

The last thing the world's best reverse mortgage specialist (Christine Furnari) wants for you, is for you to go solar the wrong way! Nobody truly wants a lien, lease or loan involved when going Solar. YES, there is a third option! More than 80% of our clients choose to go solar WITHOUT buying or leasing solar panels & batteries! Your solar experience should be full of ease, peace of mind & excitement! Buckle up & get ready for the solar experience you'll wish you had years ago!

April Meeker
3 weeks ago



Going with SunRun Solar 4 years ago has been the best thing ever, our rep Matt Rock is the best, anytime I have reached out to him whether it was a phone call or text and he needs to get back with you he is johnny on the spot. Matt is very knowledgeable, very professional and very friendly, he is willing to go over and beyond to make sure you understand and are happy with your solar, you can reach out to him anytime with any questions you have, we have had nothing but a great experience with him and SunRun....



Aura & Victor Martinez
2 months ago



Going with SunRun was the best decision we made. Matthew was our go-to guy through out the entire process. At first, all of the information & process seemed overwhelming but rest assured, Matthew was with us step by step making the process a breeze. Matthew is a family man and empathetic individual making him the best person to sign on with. He addressed every one of our needs and questions in a timely manner and he made sure to consistently stay in contact with us. He walked us through each step and made this entire process so much easier than we anticipated. We are so happy with our solar panels and we couldn't have done it with out Matthew. We are forever grateful for him & his attentiveness. Overall Sunrun is a great company and provides an amazing service.



Schedule Your Solar Consult
Text or Call (909) 510 - 0061

CHRISTINE FURNARI

Reverse Mortgage Consultant

Helping you do home financing right for 27 years!

Charter Pacific Lending Corp. NMLS #284615

714-612-1445

www.christineyourlender.com

NMLS License # 257826 | DRE License # 01017098



"Beyond Lending: *Elevating the Reverse Mortgage Experience with Personalized Care and Unmatched Value"*

As an experienced professional in the reverse mortgage lending sector, my approach is deeply rooted in a genuine belief in the transformative power of these financial solutions. This conviction is so profound that I have introduced these tools to my own family, ensuring they can also experience the financial flexibility and security offered by Reverse.

My personalized and compassionate approach to service distinguishes my practice from others. I understand that behind every reverse mortgage is an individual or family with unique needs and circumstances. For example, when I encountered an elderly client whose home was in disrepair, compromising her safety and comfort, I didn't hesitate to take proactive steps. I coordinated and oversaw the necessary repairs, hiring skilled professionals to restore her home to a condition that ensured her well-being.

In addition to providing tailored, compassionate service, I am dedicated to securing my clients' most beneficial loan terms. Recognizing the impact favorable terms can have on the financial well-being of those I serve, I make concerted efforts to reduce my fees, thereby increasing the net proceeds available to my clients from their reverse mortgage.

This combination of personalized care, active problem-solving, and a focus on maximizing client benefits sets my services apart in the competitive landscape of reverse mortgage lending.

Enhancing Your Financial Future Starts Here: Whether It's for You, a Friend, or a Family Member, Let's Discuss Your Unique Reverse Mortgage Needs.

Contact Me Today

More information :[Reverse with Christine](#)

714-612-1445

 <https://www.instagram.com/christinehbloans/>

 <https://www.linkedin.com/in/homeloanfinancing/>

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 <https://www.youtube.com/@Seniorsolutions4U>

