

Eastlake LIFESTYLE

SEPTEMBER 2022



Presented by Tessa De Mari DRE#02137361
Chula Vista Resident and Real Estate Specialist

 **BIGBLOCK**
REALTY



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Meet Tessa

My first priority is to make my clients happy. I listen to my clients' wants and needs to achieve the best outcome in every transaction and strive to ensure that the home buying or selling process is fun, easy, and stress-free.

I was born and raised in Orange County and moved to San Diego in 2017. I fell in love with Chula Vista and that interest inspired me to share my knowledge of the area and to help others make Chula Vista home. Recognizing and valuing the trust my clients place in me, I work every day to exceed their expectations.

With a passion for service in Chula Vista, I am ready to help you with your home buying and selling needs. I enjoy matching buyers with the perfect home and lifestyle to fit their needs. For sellers, I use the latest internet marketing tools to expose your property to the widest possible range of qualified buyers.

When I am not making home ownership dreams come true for my clients, I enjoy spending time with my family, walking at the beach, playing with my dogs, trying new restaurants, and traveling.

I love working with people and assisting them in their major life decisions. I am always ready to help as a realtor and a friend.

Tessa De Mari, REALTOR®
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Market Report

AUGUST 2022



MILLENNIA HOMES CURRENTLY ACTIVE

ADDRESS	BED	BATH	EST. SQ FT	BUILT	DOM	LIST PRICE
1855 Observation Way 5	3	2	1,430	2018	114	\$638,000
2071 Bravo Loop 2	3	2	1,433	2022	31	\$669,000
2321 Element Way 1	3	2	1,475	2017	11	\$669,990
2056 Bravo Loop 2	3	2	1,433	2020	19	\$675,000
2064 Bravo Loop 2	2	2	1,433	2022	24	\$679,900
2025 Foxtrot Loop 1	2	2	1,653	2017	6	\$690,000
1953 Infinity Ln	4	3	1,681	2021	21	\$699,999
2052 Quartet Loop 1	3	2	1,687	2018	14	\$720,000
1973 Strata St	4	3	1,675	2020	90	\$745,000
2030 Tango Loop 3	3	2	1,958	2019	31	\$760,000
2240 Element Way	4	3	2,157	2018	18	\$829,000
2206 Element Way	4	3	2,248	2017	4	\$869,000
1835 Vesta Dr	4	3	2,720	2018	17	\$949,999

MILLENNIA HOMES CURRENTLY PENDING

ADDRESS	BED	BATH	EST. SQ FT	BUILT	DOM	LIST PRICE
1875 Observation Way 4	3	3	1,430	2017	8	\$660,000
1992 Elevate Way	4	4	1,675	2021	71	\$699,000
3002 Bravo Loop 4	3	2	2,185	2021	15	\$703,900
1825 Mint Ter Unit 1	4	4	2,046	2019	14	\$750,000
1952 Minimalist Ln	4	4	1,819	2021	18	\$785,000
2202 Element Way	4	5	2,248	2017	33	\$849,900 – \$899,000

MILLENNIA HOMES RECENTLY SOLD

ADDRESS	BED	BATH	EST. SQ FT	BUILT	DOM	SOLD PRICE
1952 Pavilion Ln	4	4	1,819	2021	8	\$710,000
1951 Strata St	4	4	2,037	2020	14	\$781,000
2025 Aquarius St	3	4	2,612	2020	20	\$834,000



Community Events & Concerts

IN SAN DIEGO

SEPT. 16 – CASINO DI PIAZZA 7pm–11pm @ Piazza della Famiglia, Little Italy

The evening will feature craft cocktails provided by the Little Italy Food Hall, light hors d'oeuvres, live music, Blackjack, Craps and Roulette under the stars. Dress to impress in your very best cocktail attire as you enjoy every detail carefully curated to give guests the most authentic Italian garden casino experience.

SEPT. 17 – TASTE OF GASLAMP 1pm–4pm @ Downtown San Diego

A scrumptious self-guided foodie tour that has become a staple for locals and tourists alike who flock to the Quarter to indulge in a culinary adventure stopping at 20+ restaurants across 16 square city blocks. For guests twenty-one and older, the Taste of Gaslamp Beer Garden by Karl Strauss offers up the ideal stop along the self-guided tour to indulge in three complementary beer tastings at the Gaslamp Quarter Historical Foundation's Davis-Horton House Park.

SEPT. 17 – AMPS & ALES 12pm–4pm @ Third Avenue, Downtown Chula Vista

The day promises to be filled with brews, bites, and beats as attendees stroll along Third Avenue tasting the best of the best from over 30 local breweries, distilleries and wineries, live music and local food vendors.

SEPT. 17 – SAN DIEGO ZOO FOOD, WINE AND BREW CELEBRATION

6:30pm–10pm @ San Diego Zoo

The party is wild, the bites and sips are delicious! At this one-of-a-kind tasting event, Southern California's best food, wine, and beer are mixed with live entertainment and dancing. Come nose-to-nose with wildlife at various locations throughout the night!

SEPT. 24 – FALL HEALTH FAIR 10am–2pm @ Parkway Plaza, El Cajon

Join us at this annual event which features vendors specializing in the health field. Booths include providers from the health, wellness, insurance, and lifestyle industries. Free health screenings, and live, interactive demonstrations throughout the promenade area of Parkway Plaza.

SEPT. 24–25 – CRSSD FESTIVAL 12pm–11pm @ San Diego County Waterfront Park

A two-day electronic music festival at the 12 acre San Diego Waterfront Park featuring three stages and 36+ performers. In addition to the music, the festival will offer craft beer, mixed drinks, food, and more.

SEPT. 25 – OCT. 2 – SAN DIEGO RESTAURANT WEEK

Throughout San Diego County

San Diego Restaurant Week, hosted by the California Restaurant Association, returns with over 100 restaurants across 30+ neighborhoods for eight days of dining. Guests can enjoy two-course lunches for \$10, \$15, \$20, and \$25 and three-course dinners for \$20, \$30, \$40, and \$50, depending on the restaurant's price points.

SEPT. 30 – MOVIES IN THE MOONLIGHT

5pm–10pm @ Escaya Park, Chula Vista

Tonight's movie is "The Bad Guys". Don't forget your chair, blanket, and snacks!



Meet Daniel

Daniel Contreras is the Founder and Broker of Western Capital Mortgage in Chula Vista, California. He brings a refreshing humility and sense of integrity to the often cut-throat lending industry. Daniel's main priority is his clients. He always advocates in their best interest, matches them with the best loan program that suits their needs, and treats his clients as family. Daniel's results and reputation as a lender show that he can be trusted to find solutions to even the most difficult transactions.

Daniel is a former Scientist at the University of California, San Diego and began his journey in the mortgage

industry in 2005. Daniel points to his science career as being one reason he has excelled in the mortgage industry.

While Daniel's highly-structured, detail-oriented approach ensures a smooth transaction, his friendly, approachable demeanor also plays a huge part in his continued success. Perhaps the best evidence of this fact is the impressive number of glowing reviews he and his team have received.

Daniel's sincerity is obvious when he says that it's the more personal side of the business that he finds most rewarding. "I love speaking with people,"



he says. "I love human interaction. I love helping families, especially first-time home buyers." Daniel also has a special affection for assisting veterans since he himself served our Country in the Reserves.

Western Capital Mortgage offers a wide variety of loan products to suit each and every one of their clients. It can be very expensive to live in the San Diego

area, so Daniel offers down payment assistance products as another option for borrowers.

Scan here to view Daniel's 200+ 5 star reviews!



Get to Know the Most Common Loan Programs

FHA

- As little as 3.5% down payment for single family homes and 2-4 unit properties
- Low interest rate
- May qualify for down payment assistance programs
- More flexible guidelines
- Higher debt to income ratio
- Lower FICO score requirements
- Primary residence only
- Ability to add multiple cosigners
- Must refinance to remove mortgage insurance

CONVENTIONAL

- As little as 3% down payment
- Possibly lower mortgage insurance
- With a higher down payment, mortgage insurance can be avoided
- Mortgage insurance can be removed without refinancing
- Great for those with higher FICO scores
- More options with condominium complexes
- Ability to add multiple cosigners

VA

- As little as 0% down payment for single family homes and 2-4 unit properties
- Only for active duty military and veterans
- Only for primary residence
- Low interest rate
- No mortgage insurance
- More flexible guidelines
- Higher debt to income ratio
- Lower FICO score requirements



Contact Daniel today to discuss your options of which loan program is best for you!



Daniel Contreras II

Mortgage Broker / President
NMLS #380248

(619) 942-5504
info@wcmlending.net
www.westerncapitalmtg.com

Featured Listing



1080 2nd Ave, Chula Vista, CA 91911

3 BD | 2 BA | 1,244 SQ.FT. | 7,500 SQ.FT. LOT | Offered at \$525,000

Great Investment Opportunity!!! Single story home in the heart of Chula Vista. It features 3 bedrooms and 2 bathrooms on an oversized lot with no HOA or Mello Roos. Neighborhood shows pride of ownership. This home has lots of potential and needs TLC - it is ready for your personal touches and upgrades! It is located close by to the International Border, Third Avenue Restaurants, Bayfront Development, Country Club Golf Course, Freeways, and Imperial Beach!

**Under Contract with Multiple
Offers Over Asking Price!!!**

My Sales



7827 Nightingale Way, San Diego, CA 92123
3 bd | 3 ba | 1,336 sq.ft. | **\$670,000**
Represented Buyer



1133 1st St #120, Coronado, CA 92118
2 bd | 2 ba | 1,689 sq.ft. | **\$1,495,000**
Represented Buyer

Tessa De Mari, REALTOR®
DRE #02137361



1943 Versailles Rd, Chula Vista, CA 91913
4 bd | 3 ba | 2,134 sq.ft. | **\$860,000**
Represented Buyer & Seller



2420 Calle Quebrada, San Diego, CA 92139
4 bd | 3 ba | 1,521 sq.ft. | **\$790,000**
Represented Seller



532 Moss St, Chula Vista, CA 91911
3 bd | 1 ba | 1,242 sq.ft. | **\$670,000**
Represented Seller



615 Beyer Way #602, San Diego, CA 92154
3 bd | 3 ba | 1,646 sq.ft. | **\$614,000**
Represented Buyer



33772 Copper Lantern St #A, Dana Point, CA 92629
2 bd | 2 ba | 1,343 sq.ft. | **\$1,100,000**
Represented Buyer



5546 Santa Alicia, San Diego, CA 92154
4 bd | 4 ba | 1,559 sq.ft. | **\$640,000**
Represented Buyer



1434 Hilltop Dr #6, Chula Vista, CA 91911
3 bd | 2 ba | 1,296 sq.ft. | **\$480,000**
Represented Seller



45597 Corte Montril, Temecula, CA 92592
4 bd | 3 ba | 2,694 sq.ft. | **\$800,000**
Represented Buyer

Buyer's Needs



Buyer Need 1)

Location: Central San Diego or Southbay

Price: Up to \$700k

Type: Detached home, minimum 3 bed/2 bath, move in ready



Buyer Need 2)

Location: Coastal North County or close to the 56 FWY

Price: Up to \$600k

Type: Condo/townhome, minimum 1 bed/1 bath, at least 700 sq.ft., move in ready



Buyer Need 3)

Location: Clairemont, Kearny Mesa, Serra Mesa, Mission Valley

Price: Up to \$475k

Type: Condo, minimum 2 bed/1 bath



Buyer Need 4)

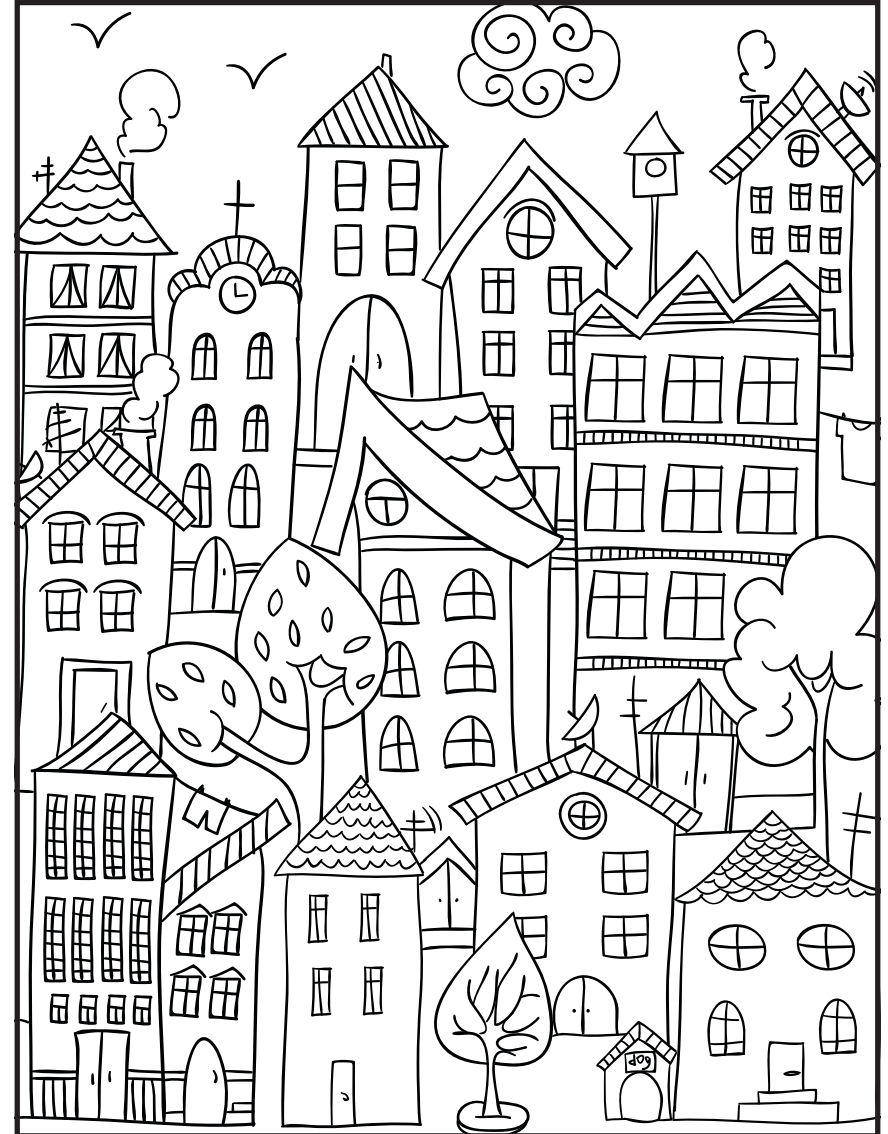
Location: Central San Diego or Southbay

Price: Up to \$450k

Type: VA approved condo, minimum 2 bed/2bath, move in ready

September Coloring Page

For Adults And Children To Enjoy





Easy Caramel Apples

Ingredients:

8 Granny Smith apples (or any other variety)

4 (4.51-oz.) bags soft caramels

3 Tablespoons heavy cream

Assorted toppings, such as chopped nuts, sprinkles or melted chocolate for drizzling

Equipment:

8 lollipop sticks or popsicle sticks

Instructions:

1. Wash and thoroughly dry the apples then press a lollipop stick firmly into the top of each apple. Line a baking sheet with wax paper.

2. Unwrap the caramels then place them in a medium saucepan set over medium-low heat. Add the heavy cream and cook the caramels, stirring occasionally, until they melt and the mixture is a smooth consistency. Reduce the heat to low.

3. Dip each of the apples into the caramel mixture, shaking off any excess and scraping any caramel off the bottoms of the apples. Roll the apples in your preferred toppings then place them on the lined baking sheet. Refrigerate the apples for 15 minutes or until the caramel has firmed up. Serve the apples immediately or store them in the fridge until ready to serve.

Remember:

Any store-bought soft caramels will work in this recipe, but the preferred brand is Werther's Original Soft Caramel for this recipe.



Pet of the Month



Interested in having your pet featured as Pet of the Month? Scan the QR code and send us your submission!

Pet name: Louis

Age: 4 yrs old

Favorite Food: Steak

Things he LOVES:

Chasing small dogs

Things he HATES:

Taking a bath



Preparing For Football Season
Now's the time to prepare for an action-packed Football season. Here are a few ways to ensure that you'll be ready for week one.



Clean Your Favorite Jerseys

After spending months in the back of your closet, air out your jerseys so they can be ready to wear at kickoff.



Rearrange Your Living Room

If your weekends are reserved for watching football in the living room, you have to make sure you're comfortable all day. Reorganizing the layout to minimize interruptions will make games that much more enjoyable to watch.



Upgrade Your Space

If you currently lack the room to properly enjoy all the games this season, reach out to your local Neighborhood Expert to sell your home and buy a larger one that fits your Super Bowl needs.



Replace TV Remote Batteries

Make sure you avoid the untimely fate of switching between games and your batteries dying, causing you to miss precious moments of action. After replacing the batteries, make sure you keep extra on hand to steer clear of this issue later in the season.



Plan Your Sports Bar Schedule

Having a go-to sports bar is a must during the season. Whether you're having a meal with friends or ran out of groceries at home, having a backup plan to enjoy good food while not missing a moment of the action is crucial during the season.

Implement these tips, and you are sure to have an enjoyable football season. **The NFL season is set to kickoff on September 8th with the Buffalo Bills taking on the defending Super Bowl champion Los Angeles Rams.**

SHOULD YOU

SELL NOW OR WAIT?



Like with any major decision, selling your home is a very personal decision that can't be answered with a simple yes or no for every situation. Many people seem to think that this market will only get hotter, and if they wait it out, there could be a big payday waiting for them. Below are some reasons why that may not be the case, and why you should at least consider selling now.

The Feds have promised to raise interest rates to fight the staggering levels of inflation happening in America. While some raises have already happened, more are to come. This creates a two-layered threat to sellers. One, with higher interest rates, that makes it more expensive to buy a home and may put homeownership out of reach for some. With fewer people able to buy, this will lead to more homes sitting on the market longer, making it less likely to be able to ask for a high price with

more inventory available as an alternative. Some economists predict as high as a 15% rise in home inventory this year. A dramatic departure from the numbers seen over the last year.

The second layer to this threat to sellers is that while you may get a higher price by waiting, you will certainly be assured to have a higher interest rate if you seek a mortgage for the home you plan to buy after the sale of your current house. You must look at the risk-to-reward factor of your waiting. It is unlikely waiting will get you a significant enough profit to combat a higher interest rate. So, selling now can allow you to lock in your rate for your next purchase before the rates go up again even higher.

To learn more about the state of your local market, as well as get tips for selling, reach out to your local neighborhood expert today!

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FALL

MAINTENANCE CHECKLIST



REVIEW SAFETY FEATURES

At least once a year, it's a good idea to do a top-to-bottom review of your home's safety features. You should get the family together for a review of your fire prevention plan by checking on the smoke detectors and fire extinguishers. This is also a good time to develop a fire escape plan and rid your home of too many flammable items.



CLEAN UP YOUR FIREPLACE

Even if you only use your fireplace once in a while, check to make sure there are no blockages like creosote or mysterious birds' nests. Getting the chimney fully inspected and cleaned by a professional is a good route to take.



GET ON TOP OF ROOF PROBLEMS

Inspect your roof from top to bottom, using binoculars if necessary. Check ridge shingles for cracks and wind damage. Look for damage to metal flashing in valleys and around vents and chimneys. Scan the roof for missing, misshapen, or damaged shingles. Look in your gutters for accumulations of granules, a sign that your roof is losing its coating; expect problems soon. Finally, make sure your gutters are flowing normally.



KEEP THE HUMIDIFIER HUMMING

Dry winter air is not the best for your health, but did you also know it can make fine wood crack more easily? You and your home will feel more comfortable if you keep your central humidifier in tip-top shape during the months it is running. If necessary, clean the plates or pads in a strong laundry detergent solution. Rinse and scrape off mineral deposits with a wire brush or steel wool.



FRESHEN YOUR FILTER

Furnace filters trap dust that would otherwise be deposited on your furniture, woodwork, and so on. It's important to replace them regularly to make your unit fully functional and not drastically raise your utility bills.



CONTINUE LAWN CARE

Watering in the Fall helps your lawn recover from the Summer heat and become stronger to deal with the brutal Winter ahead. Also, don't forget fertilizing in the Fall is recommended.



WHAT MY Clients Are Saying



We were referred to Tessa by our mortgage broker at the start of our home search. As this was our first time buying a home, we were very nervous to be entering such a competitive market. Tessa helped alleviate our fears and any confusion we had by going over the details of the home buying process and guiding us at every step. She gave us the keys to making a strong offer and we were able to quickly get one accepted, even beating out nearly two dozen other offers.

During escrow, Tessa kept us informed on a daily basis and helped to make sure all parties involved in the purchase were communicating in a timely manner. Tessa prioritizes her client's interest and always goes the extra mile to make sure their needs are met. We could not be happier with our purchase and we owe a great deal of that to Tessa.

-Kevin & Princess



WHAT MY Clients Are Saying



We had no idea how much effort went into buying a home. When my family all of the sudden found ourselves looking for a home and an agent, I wasn't sure how to proceed. We were extremely lucky to have Tessa as our agent. Working with her made this stressful and difficult process as seamless as could be. She was not only extremely professional but also very personal and really listened to

my needs. She was a great negotiator and worked hard to obtain a condo that I could not have thought possible. Thanks to Tessa we now have a home to call our own and we are extremely grateful! We highly recommend Tessa! She'll go above and beyond for you. You will not regret it!

-Tomo

WORD SEARCH SEPTEMBER 2022

t c o s t u m e s l u l f c w e a
r f b r o e s i e a a e b l c t e
t u e r u t l u c g g h o a m a a
n s e s l e z t e r p f c v n c g
u s r i t a n r s o o i k i o i r
a l s u r b o e p o i b l t n s g
n d a f w p i m d w n e r s a u y
e a u g a t t e n d a n c e n m m
t n e m n i a t r e t n e f w e n
r c r t b m r r m i g r l l r w r
a i k a s b b g b a v a r i a n c
g n r a t s e f r e b o t k o a o
r g a i e a l o b o o t h i s m l
e a u n i c e e l r u b w n r r f
i u t i n r c o m m u n i t y e n
b r e w e r y w t i i i d i r g h
e n a r e i b z r a w h c s d r e

Ale	Bratwurst	Dancing	German	Oktoberfest
Attendance	Brewery	Entertainment	Heritage	Pilsner
Bavaria	Celebration	Fairgrounds	Lager	Pretzels
Beer	Community	Festbier	Microbrew	Sauerkraut
Biergarten	Costumes	Festival	Munich	Schwarzbier
Bock	Culture	Food	Music	Stein



Scan to follow
along on Instagram



TESSA.DEMARI

LET'S STAY CONNECTED

Instagram @tessa.demari



**THE NEIGHBORHOOD
CONNECTION**

Tessa De Mari

PRSRT STD
US Postage
PAID
PERMIT NO. 2336



LOOKING TO BUY OR SELL IN
TODAY'S MARKET?
CALL TESSA TODAY!
949-637-9115