

DANA LIFE

2nd Issue | September 2020 | Dana Point,

- New Home Listings
- Featured Local Bussinesses
- Home Loans
- Interior Design

Scan with
your phone camera



Digital Version

It's been the summer of the "staycation" and I don't know about you, but there is nowhere I'd rather live, work and play than our beautiful, sunny-and-75 beachside town. Backyard BBQs, outdoor movie nights, parking lot picnics, and physically distanced good-old-fashioned fresh air have reminded me not only of simpler times, but also the value of HOME.

And while we are living in a world of uncertainty punctuated by constant change and pivots, my family and I have found a great deal of newfound joy, comfort and gratitude in both the physical and emotional aspects of "home" through this shared experience. So, in this issue of Dana Life, I want to leave you with practical tools, tips and tricks to make the most of your home.

From dreamy interior design, to increasing function and value with an ADU, to maximizing your space (and sanity) with a professional organizer, I've partnered with some incredible local business owners to springboard anything from DIY dreams to professional reno needs. Amidst uncertainty comes opportunity and, through a new lens, many have been inspired to reimagine their spaces. Maybe this includes you! I continue to wish you and your loved ones health and happiness.

I am ever grateful for the opportunity to serve our community and connect with you.

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PERFORMANCE
REVIEW

34.85

Average days on market

100.98%

Average list to sales price

100%

OF APPRAISALS AT
OR ABOVE LIST PRICE

100%

SOLD LISTINGS

NEED CASH?



ACCESS YOUR HOME EQUITY WITH A CASH-OUT REFINANCE

Our simplified process means a quick closing and fast access to your cash, which you can use for whatever you like!

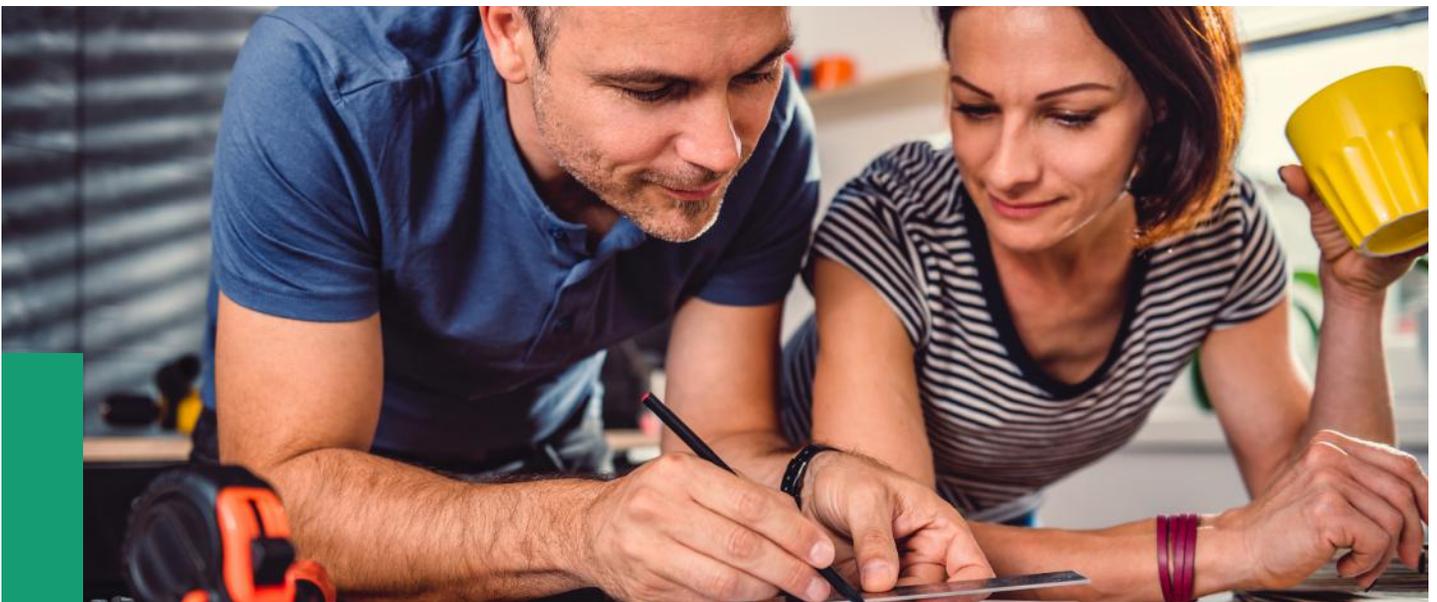
- ▶ Make home improvements
- ▶ Pay off high-interest debt
- ▶ Pay for college tuition
- ▶ Increase your savings or retirement accounts
- ▶ Take care of emergency expenses

WHAT ARE THE BENEFITS?

Refinancing your home can help you improve your financial situation in a number of ways, including:

- ▶ Obtaining a lower interest rate to reduce monthly payments and potentially save money.
- ▶ Get funds to do home improvements.
- ▶ Consolidating multiple higher-interest debts into one easy-to-manage loan.
- ▶ Converting your existing mortgage from an adjustable-rate mortgage into a fixed-rate mortgage with stable monthly payments.
- ▶ Converting multiple mortgages into one mortgage.

Refinancing may result in higher total finance charges over the life of the loan.



REFINANCING IS FAST AND EASY WITH OUR 6 STEPS

01 FREE CONSULTATION

We'll meet with you to discuss whether refinancing makes sense for your specific financing situation.

03 UNDERWRITING

After you have submitted your documents, our underwriters will review your loan and verify all of your information. We'll also order an appraisal to help establish your property's market value.

PRO TIP: When refinancing, not everyone is required to get a home appraisal, but it could be in your best interest. With an accurate appraisal, you can be sure your refinance loan amount isn't based on a home value that's too low.

05 FINAL UNDERWRITING

Our underwriter will do a final loan review and issue a final approval. Once complete, you're clear to close!

02 APPLICATION

Please apply for a refinance either online or directly with us. We'll help you decide which loan program is the best option for you once you have provided the necessary documentation (ask us for the complete list).

04 CONDITIONAL APPROVAL

Our underwriters will issue a conditional approval and request any additional items they need to fully approve your loan.

06 CLOSING

We will reach out to confirm the date and location of your closing and let you know the amount you will need to bring with you.

PRO TIP: Plan to review the final documents to ensure rates and amounts are what you have agreed to. Bring a cashier's check to cover the closing costs and down payment (personal checks are usually not accepted) and be prepared to show photo ID and possibly a Social Security card.



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In Escrow

24482 Caracas St, Dana Point, CA 92629

\$989,000

4 bd | 3 ba | 1,932 sqft



This quaint, coastal area residence is in highly desirable Sea Canyon and is just minutes to world class beaches, resorts, golf courses and Dana Point Harbor. Enter into your open living and dining room with high ceilings and stone flooring throughout. The kitchen provides an abundance of storage and with a pass-through window to the backyard, is perfect for entertaining. Just off the kitchen is your cozy family room with a lovely fireplace, just right for warming up with a good book. Through the glass French door you will find a beautiful and private backyard lush with flowers and fruit trees that include apricot, peach, avocado and fig. Just off the family room are your laundry, half bath and 2 car garage access.



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Featured Listing

If you would like to see
your home featured here,
contact Leilani.



This 4 bedroom, 2.5 bath home provides plenty of space with all bedrooms upstairs and hickory hardwood floors throughout the second level. The master bedroom has two gabled windows, a large en-suite master bathroom with double vanity and a sizable wall-to-wall closet. The bedroom just off the master, with its double doors, is perfect also as a home office. This home includes a brand new washer, dryer and refrigerator and is equipped with a Culligan water softener, tankless water heater and fire sprinkler system. This charming home is one block away from the lovely 5 acre Sea Canyon Park. Welcome home!



Sold by Leilani

35 Ashburton Pl, Laguna Niguel, CA 92677

3 beds 3 baths 2,143 sqft

Sold: \$1,165,000



32851 Buccaneer St, Dana Point, CA 92629

4 beds 4 baths 2,416 sqft

SOLD: \$1,055,000



33162 Santiago Dr, Dana Point, CA 92629

3 beds 2 baths 1,471 sqft

SOLD: \$993,000



Just listed

22831 Mariano Dr
Laguna Niguel, CA

\$769,900

2 beds

\$769,900 sqft

2 baths

Year Built 1976

Single level with views that stretch from the mountains to the ocean! Open your gate and enter your private/peaceful courtyard. Through your inviting front door you will find an open-concept area with vaulted ceilings, a living room with a cozy brick fireplace, as well as a dining room perfect for entertaining.





CURIOUS ABOUT PROPOSITIONS 60, 90 & 110?

What are Propositions 60, 90 & 110?

Propositions 60, 90, and 110 are constitutional amendments approved by the voters of California. They provide for the transfer of a property's base year value from an existing residence to a replacement residence, under certain conditions, for qualified persons over the age of 55 or persons of any age who are severely and permanently disabled.

What are the conditions that need to be met in order to qualify for the exclusion?

- Both properties must be located in the same county, unless the county in which the replacement residence is located has an ordinance that allows intercounty base year value transfers.
- As of the date of transfer of the original property, the transferor (seller) or a spouse residing with the transferor must be at least 55 years of age, or be severely or permanently disabled.
- At the time of sale, the original property must have been eligible for the Homeowners' Exemption, or entitled to the Disabled Veterans' Exemption.
- Generally, the replacement dwelling must be of equal or lesser value than the original property.
- The replacement dwelling must have been acquired or newly constructed within two years of (before or after) the sale of the original property.

- The owner must file an application within three years following the purchase date or new construction completion date of the replacement property.
- The original property must be subject to reappraisal at its current fair market value. Therefore, transfers of the original property that are excluded from reappraisal (e.g., most transfers between parents and children) will not qualify.

How do I determine if the replacement property is of "equal or lesser value" than the original?

It depends upon the timing of the purchase or completion of construction of the replacement property. In general, "equal or lesser value" means the fair market value of the replacement property does not exceed one of the following:

- 100 percent of the market value of the original property, if the replacement property is purchased or newly constructed before the original property is sold.
- 105 percent of the market value of the original property, if the replacement property is purchased or newly constructed within the first year after the original property is sold.
- 110 percent of the market value of the original property, if the replacement property is purchased or newly constructed within the second year after the original property is sold.



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Getting to know...

Kristin Leigh of Kristin Leigh Designs

Kristin grew up right here in South Orange County and graduated from Dana Hills High School. She attended college at Azusa Pacific University, with a degree in communications, but her passion has always been centered in design.



Kristin Leigh's inspiration comes from our surroundings, our beautiful coastline and natural landscape. She credits a large part of her travels aboard, particularly Spain, Denmark and the south of France with feeding her artistry and passions, but most of all says family and friends are what ultimately fuel her imagination.

What Kristin loves most about Dana Point is our beautiful beaches and coastline, our harbor, the lantern district and the small town beach feel that Dana Point embodies. "I've had the opportunity to watch our city grow from a small town to a place people want to visit and travel to. We are so fortunate to live here and experience all of the amazing concerts, unique family owned restaurants, as well as some of the best wild life preservation trails. Something as simple as spending the day at the beach with my daughters is inspiring to me."



Her favorite part about the design process is making a space unique to the individual that lives there. "It should be a reflection of them and tell the story of who they are. When designing, I love mixing old and new, playing with textures, using unexpected elements and most importantly playing with and maximizing light. Achieving something truly transformative and creating a space that functions better for the people who live there is the biggest reward of design."



With her work history including floral design and landscape, she always tries to integrate living plants and flowers into her designs. "I love the natural element it adds to a space. I often clip branches and flowers to embrace the vibe of the season or feeling I'm trying to convey. Plants, in particular, can highlight tall ceilings, windows or any special architectural element in a natural and beautiful way. They can add movement into a space that allows one to feel more connected to nature. Anytime you bring the outdoors in, your space feels more alive and special."



Kristin has an innate ability of making a house feel like a home and shares her tips on making your home feel like a sanctuary during the pandemic and stay at home orders. "Having plants connects us with the outside world. Watching things grow and being a part of that growth makes you feel happier and more connected. Filling your home with plants can make your home and space your own personal sanctuary."

For more information, please contact Kristin:
kigasparro@gmail.com

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INTERVIEW WITH ORGANIZER

Nicole Beverly



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Tell us a little bit about yourself. Where are you from originally and where do you live now?

I was born and raised in the south, central Florida. My husband and I are high school sweethearts and we moved out west to San Clemente, CA in 2015 with our daughter. I'm now a mom of three! We always had dreams of raising our kids by the ocean and we are so happy we're living out that dream!

For those who are not familiar with professional organizers, what is an organizer? Why do people hire you?

As a Professional Organizer I help others achieve organized spaces in their homes that not only look aesthetically pleasing but most importantly function well, too. People hire me for my expertise in design, helping them achieve a beautifully organized home. I help create space where you wouldn't believe it was possible! We are a luxury service, focus on aesthetics but the space must function well and be easily sustainable for our clients.

What is the most popular or common request you receive from customers?

Helping clients with moves and in small problematic areas in their homes such as extra room in a pantry, closet or playroom.

How do you approach a new project?

Each space we organize is so different. How we organize a space is determined upon the size of the space, the items were organizing, the client's preferences, and budget. We always ask our clients questions to get to know them a bit better to see what functions best for them before getting started.

Can you share some of your favorite tips for someone who wants to "get organized" but isn't sure where to start?

Starting out small is the way to go! A junk drawer or an under-sink space are areas that will be easier to tackle and give you the momentum to keep going. Reserve time that is dedicated to your organization project (rather than take things on ad hoc), and refrain from purchasing any organizing products such as bins, baskets and storage containers until you've sorted through everything.

Do you provide any other services?

In addition to organizing we help with staging homes and moves. Packing, unpacking and getting our clients settled into their new homes is one of our most popular services!



ON POINT with local business owner JOHN FLAVIA of FOXY PRINT

Where did you grow up and when did you move to Dana Point?

I grew up and spent most of my youth in Arizona before moving to Santa Cruz, California as a young adult, followed by a move to the South Bay in Los Angeles. Two years ago, my family and I moved to South Orange County and now call Dana Point our home.

How did you get your start in printing?

My first business was a car washing business I started in 4th grade and continued running until I was 18.

At 23, I started a clothing brand called Integrity Board Sports. While surfing during the day and waiting tables at night, I saved \$15,000 to invest in graphics, screen prints and embroidery. I started out with 300 units and shortly grew to about 45 stores while promoting my brand in surf magazines. "At the time, I had no conception of overhead. I spent more money than the company had and went out of business at age 25."



From there I apprenticed under three different men in the garment industry learning all that I could and after learning about overhead the hard way, I started Foxy Print in 2009. I met my wife, Alicia, who is a fashion stylist and is key in selecting merchandise for our clients. "We have been very blessed to be running a very successful printing company for the last 11 years. We adjust constantly to keep the flow with new clients and societal changes and truly appreciate ALL of our unique clients and their excellent brands. Almost every client we have had since the inception of Foxy Print has stayed with us. It's really about building a relationship and our clients knowing that we all win when we do the work right and with integrity."

What project/projects are most memorable to you?

While I have worked with some big clients such as Beachbody, several restaurant chains and musical artists, some of my most memorable projects were for National Geographic's Parks Project.

Since moving here, what are some of the projects you've been working on?

I wanted to support our local family run stores and businesses and now I print for Dana Point Hardware, Bovee Roofing, West Coast Plumbing and Leo Electric. And now for DANA LIFE.

Why Dana Point and what do you love about Dana Life?

"We are blessed to be here! We love the family vibe, the neighborhood, the beaches, having a backyard, all of the green space and parks and the general vibe and politeness. We are so happy we are able to raise our daughter in a place like this. If I could redo my life, I would rewrite it the same way. All of the failures I have experienced have made me the business man and the person I am today. Life is a journey and if you embrace the bumps and adjust, the possibilities are endless."

If you would like to contact John, from Foxy Print, you can check out his website: foxyprintla.com

email him at info@foxyprintla.com or foxyprintla@gmail.com.



Accessory Dwelling Unit (ADU)



Home offices, home gyms, man caves and mother-in-law's suites are just a few of the reasons that the new legislation surrounding ADU's (accessory dwelling unit) effective January 1, 2020 have gained significant momentum all over California , including right here in our own Dana Point backyards. And, while we couldn't have predicted the forthcoming stay-at-home, work-from-home, do-everything-at-home 2020 lifestyle, it has only fanned the proverbial flames when it comes to ADU popularity. I sat down with local contractor and ADU construction specialist, Arman Vakili from ACM CONSTRUCTION/BUILDER GROUP, to chat about the increasing traction of ADUs here in Orange County.

Let's start with the basics. What is an ADU and what does the new legislation mean for homeowners?

An accessory dwelling unit (ADU) is a legal and regulatory term for a secondary house or apartment that shares the building lot of a larger, primary house. The new law effective January 1, 2020 has paved the way for homeowners to adjust to the unexpected changes in their 2020 life style. Homeowners are adding ADUs for many different reasons, complementing the way we now live.

Tell me a little bit more about the specifications required.

As of January 1st, 2020 single-family and multi-family Lots will be allowed to build up to 850 sq. ft. for a one bedroom ADU or up to 1,000 sq. ft. for a two bedroom ADU, regardless of the underlying zoning standards of the property. A Junior Accessory Dwelling Unit up to 500 sq. ft. is allowed. The minimum size of any living unit (including Accessory Dwelling Units (ADU) and Junior Accessory Dwelling Units) is 150 sq. ft. according to California Residential Code. ~ AB68



In terms of cost and return-on investment, what should a homeowner expect?

Starting “from scratch” provides the opportunity to design a building that suits your circumstances. Cost will vary depending on size, location, and construction choices. The estimated cost for a new, 800 square foot structure with two bedrooms is currently estimated to be from \$275,000-\$380,000, depending on labor costs, finishing materials, and location within the County. ADUs benefit homeowners by providing extra income that can assist in mitigating increases in the cost of living. Outside of a cash flow opportunity, ADUs and Junior ADUs represent an opportunity to add functional, usable space to your home for a fraction of the cost of say adding a second story or getting involved in a major renovation.

I want one... Where do I start?

You’ll want to start by getting in touch with a licensed, bonded and insured contractor who is familiar not only with ADU code, but also your city code. I begin with a walk through to better understand the wants, needs, and specifications we’re working with and we develop a plan from there.

For more information you can contact Arman at acmconstructionbuilder@gmail.com | C:(949)289-1847 ~ W:(949)215-7544



TERMITE CONTROL

Every year, termites affect thousands of homes, costing property owners in the U.S. over \$5 billion dollars in treatments and repairs. Orion’s line of defense is here to help. Our licensed inspectors will identify and recommend the right course of action for active infestations and damage. If damage is identified, we will supply an estimate for necessary structural repairs.

HOW DO I KNOW IF I HAVE TERMITES?

It is most common to find out you have termites by the evidence they leave behind, rather than the actual termites themselves. However, it’s also possible to have a hidden infestation without seeing any signs at all.

Orion Exterminating offers whole structure fumigation, as well as local and preventative treatments to meet your termite control needs.



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