

DANA LIFE

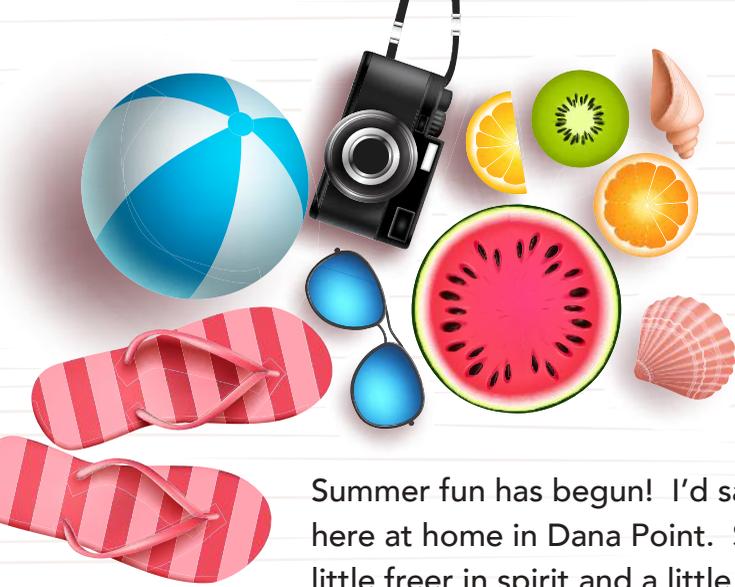
Issue #6 | August 2021 | Dana Point, CA

- New Home Listings
- Featured Local Businesses
- Home Loans
- Is This A Bubble?



Digital Version

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your phone camera



Hello SUMMER

ENJOY EVERY MOMENT



Summer fun has begun! I'd say it's my favorite season, but I love them all, especially here at home in Dana Point. Summer is special because we all have an excuse to be a little freer in spirit and a little more at ease in our daily tempo.

What could mean summer more than meeting up at the beach with your family and friends, surfing, camping, bonfiring, then finding sand in unexpected places for months after? It might be easier to just vacuum your car once at the end of the season, so go with the flow and stop fighting it. I love it when I find sand in between my seats and stuck in my phone. It means I'm living my best Dana Life.

For me as a child growing up in Kona, Hawaii, it was all about running from beach to beach with friends, diving off the pier to retrieve coins thrown into the water by tourists (that's how I earned much of my summer money), long, warm sunny days and that feeling at the end of the day that makes you go "ahhhh" after a cool shower, fresh PJs, a snack and a plop into your bed with fresh, clean sheets. It would always take me a few minutes to stop hearing the ocean or stop that feeling that my body was still moving freely through crystal clear water. I was always asleep within minutes after a day like that and my brother and sister were not far behind.

I hope you enjoy this summer issue as you learn all about the creation of Longboard Cowboys and the joy it brings the owners to share this unique lifestyle and to carry on the legacy of such an amazing artist, or feel the calling this summer to join an incredible organization like the Monarch Beach Sunrise Rotary Club, whose main objective is community service.

Whether you enjoy this read at the beach, at a picnic or in a hammock in your back yard, I hope it brings you the feeling of another enjoyable summer moment among many, as you live your best Dana Life.

See you at the beach!

LEILANI
SERRAO-BAKER

Leilani Serrao-Baker



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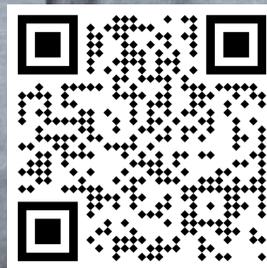
Katie Lubbers
katielubbersphotography.com

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See what your neighbors are saying about Leilani and the Baker Real Estate Group here:

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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



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A young girl with brown hair tied back, wearing a blue and purple patterned wetsuit, is surfing on a wave. She is leaning forward, smiling, and her hands are on the orange and black surfboard. The background is a bright blue sky and white, foamy ocean waves.

More Than a Home, It's a Lifestyle!

The intangibles of living in a beach city are vast, from that fresh ocean air to the healthy, relaxed seaside lifestyle. That kind of living is a dream for many and might be more attainable than you think.

With intense competition for homes in the area, a local lending leader has perfected a system and process to get a seller to engage and accept his clients' offers. JJ Mazzo and his team at The Mazzo Group were the Quick Close Guarantee innovators that also offer Deposit Protection so that purchase offers can emulate a cash buyer.

As a resident of the Dana Point area since childhood, JJ has succeeded in providing sound advice, purchasing options, along with loan programs many other lenders cannot offer. If you dream of living the Dana Point Lifestyle, The Mazzo Group can help you make an aggressive offer to make it happen.



To live your Dana Point lifestyle contact The Mazzo Group today.



877.237.9694
support@mazzogroup.com

 JJ Mazzo - Senior Vice President/Originating Branch Manager NMLS186548

CrossCountry Mortgage, LLC. NMLS3029, 31351 Rancho Viejo Rd., Suite 201, San Juan Capistrano, CA 92675 NMLS1790854. CrossCountry Mortgage, LLC guarantees that we will close your loan based on the escrow date reflected on the purchase contract dated or we will pay the seller/buyer at a rate of \$500 per diem and ensure a deposit protection up to the amount of \$100,000. Offer can only be redeemed by closing a loan with the JJ Mazzo Group of CrossCountry Mortgage, LLC. Guarantee is void where prohibited. Guarantee terms apply to the loan set forth on the purchase contract and is good for a one-time payment only. If the loan is not closed, payment will be made to the seller within 15 days of the contract expiration date/buyer in the form of a lender credit. In order to qualify for this guarantee, all of the following conditions must be met: • All conditions listed in your purchase contract must be met. • The loan must close by the expiration date listed on the purchase contract, or the borrower must qualify for an extension and the loan must close by the extended expiration date. • This guarantee is not valid if borrower or seller chooses not to close this loan or if the delay is caused in whole or in part by reasons beyond CrossCountry Mortgage, LLC's control. Additional Terms and Conditions: This guarantee is not an offer or an inducement by CrossCountry Mortgage, LLC to enter into an agreement to make a loan, nor a guarantee or lock of a specific interest rate or number of discount points. An offer to make a loan is neither binding nor enforceable unless it is in writing and signed by both the borrower and CrossCountry Mortgage or unless an oral agreement is offered and accepted no greater than ten (10) days before closing. Guarantee is contingent upon: 1) the borrower(s) satisfying all underwriting guidelines and loan preapproval conditions, providing all required pre-closing and closing documentation and any applicable upfront fees within required timeframes; 2) the property appraising at or above the sales price, and 3) CrossCountry Mortgage, LLC's mortgage have a first place lien position. Equal Housing Opportunity. This is not a commitment to lend; subject to credit and underwriter approval, all promotions are subject to change or cancellation without notice. Certain restrictions apply. Call for details. CrossCountry Mortgage, LLC. NMLS3029 (www.nmlsconsumeraccess.org). Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act.

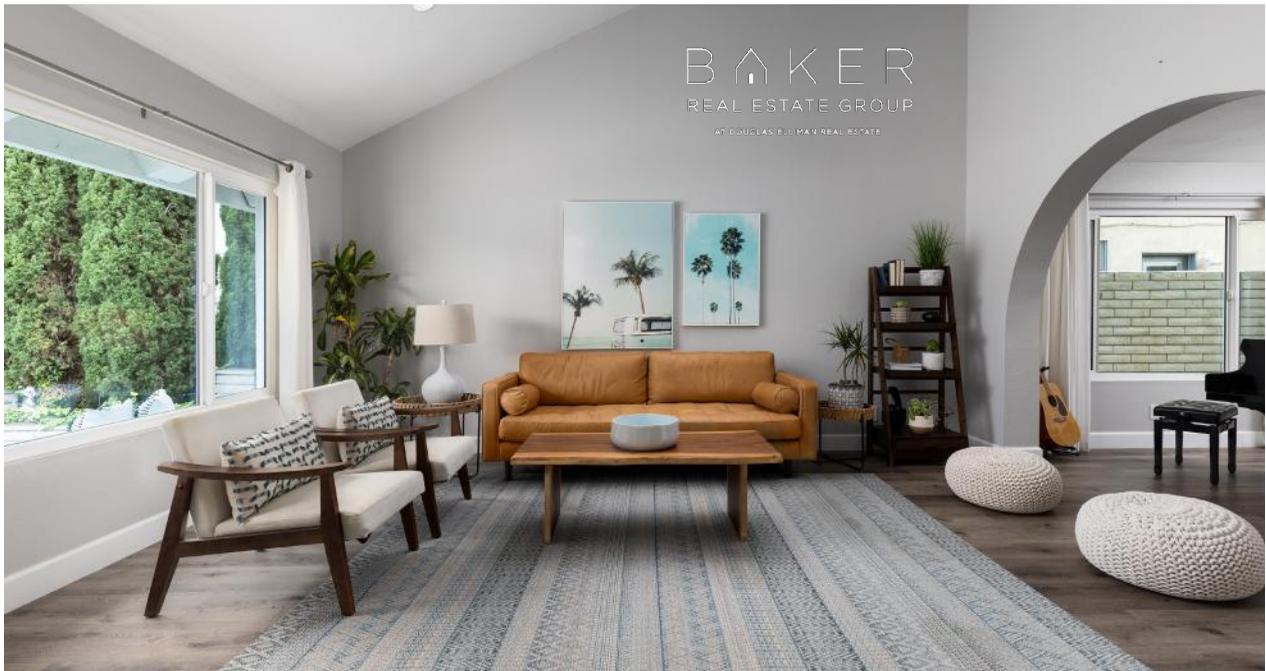
SOLD

32931 Buccaneer St, Dana Point, CA 92629

\$1,500,000

4 bd | 3 ba | 2,442 sqft

Sold in 2 days with multiple offers
for \$225,000 or 15% over list price



Welcome home to your beautiful, completely remodeled & upgraded 4-bedroom, 2.5-bathroom, 2,442 sq. ft. home located in lovely Sea Canyon, one of the most desired neighborhoods in Dana Point. Through your custom, modern, double front doors, enter your formal living room with vaulted ceilings and transition through a graceful archway to your formal dining area. Continue through to your second living area and beautiful kitchen complete with all white shaker cabinets, quartz counter tops, marble backsplash and stainless-steel appliances. Enjoy entertaining your guests from your upgraded wet bar open to kitchen, dining and family room. Cozy up by your sleek, stacked-stone fireplace in the family room.



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**Featured
Listing**

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



Downstairs is complete with laundry, half bath and attached 2-car garage. Continue up your new, modern staircase with glass and metal handrail and enter through double doors to your grand, main bedroom, complete with sitting area and fireplace, three closets and private deck with peek-a-boo ocean view. The fresh, bright, remodeled main bath has a very large walk-in tiled marble shower and double-sink vanity. The upper floor is completed by three more bedrooms and a full bath. Floors are rich, luxury vinyl throughout and new windows and doors were installed in summer, 2019. This wonderful home sits on a quiet street in the back of Sea Canyon and is close to all that Dana Point has to offer. Gorgeous beaches, restaurants, world-class resorts and world-famous Dana Point Harbor are all within minutes of this desirable property.



Luxury Lease Listing

32751 Seven Seas Dr
Dana Point, CA 92629

\$11,000-\$16,000
per month

3 bd | 4 ba | 2,893 sqft



Fully Furnished Entertainer's Dream Home: This exquisite, single level, 3 bedroom, 4 bath Mediterranean-style home is in prestigious Monarch Bay Terrace. Enjoy breathtaking sit down ocean, sunset and Catalina views from the "sunset room", kitchen, master bedroom and back yard. Gather in the large gourmet kitchen with high-end stainless steel appliances, granite counter tops and a butler's pantry full of storage, prep sink and wine rack. The open floor plan leads you to the family and dining room where you can sit by the fire while sipping your favorite beverage. Open your multiple French doors that lead you to indoor/outdoor living and into your own private courtyard with a pool and room for al fresco dining. There are two master suites with cedar walk-in closets, granite vanities, and double sinks. Other features include coffered ceilings, crown molding, knotty Alder doors, Venetian plaster, wood beam ceiling treatments, wood burning fireplace, stonework, arched/lighted doorways and much more! Incredibly close to beaches, restaurants, shops, Dana Point Harbor, 5-star resorts and Monarch Beach Golf Links.



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THE REAL ESTATE MARKET

IS **HOT** THIS SUMMER!

Did you know the average days on the market for a home in Dana Point is about 1 month!?!



The real estate market in Dana Point is white hot! But don't worry, keep your cool. Working with the right real estate professionals on your sale or purchase can provide a refreshing oasis and shelter from the blistering market conditions.



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Sales Executive

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Getting to know...

Tom and Allison Carter of Longboard Cowboys

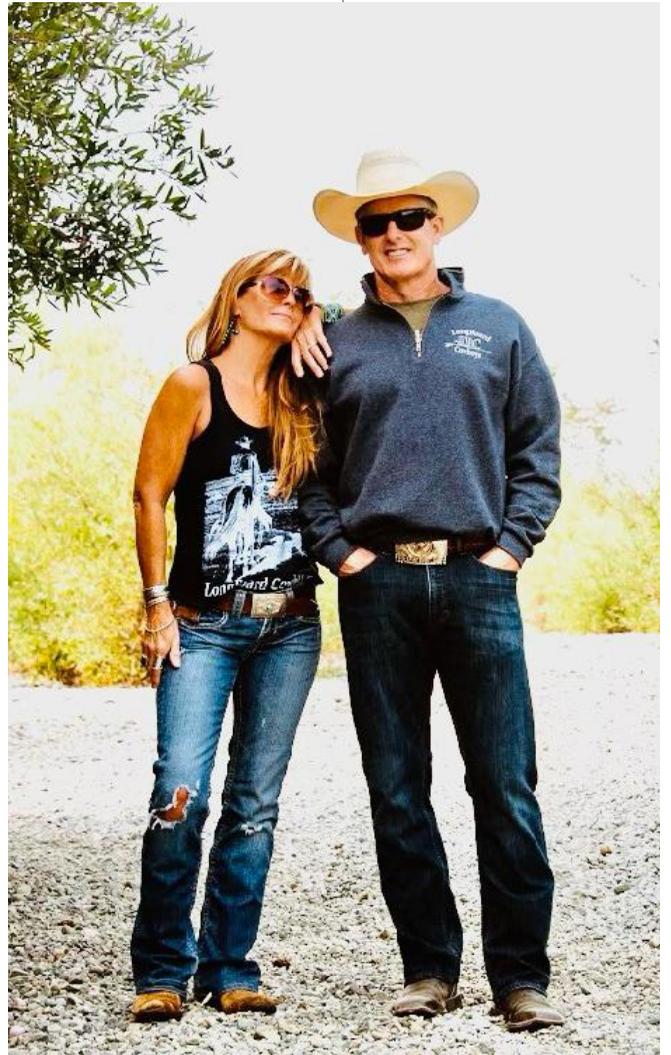
Tom and Allison Carter are both south O.C. natives, born and raised here in Capistrano Beach and Laguna Niguel, respectively. Tom, often reminiscing about the good old days, recalls his childhood in the '70s in Capo Beach, being able to walk across PCH to the beach. "How truly fortunate we were then and still are."

Tom and Allison have loved raising their family here and still appreciate Dana Point's "small beach town vibe, the harbor, drives down the little jetty for a wave check and our church community." Tom, a former firefighter and Allison a former cosmetologist have always loved beach life, but also had the desire to be in the country. That led to seeking a way to combine their love of beach life with their love of country life.

"Stumbling upon the Longboard Cowboys and turning it into a brand became our mission and checked all of the boxes. What we found was that there are so many people like us that connect to one or both lifestyles. We knew we had found a fit."

When asked how it all began, Tom and Allison explained, "30 years ago, 6 cowboys were sitting around in the Descanso Town Hall, working on tri-tip and tequila. One cowboy was a horse trainer, another a bit and spur maker, one a rancher, one a legendary surfboard shaper and another an artist. After talking, they put together that they all surfed together up and down the coast into Baja in the '60s and '70s and cowboied by the sea. This is when our business partner, Robert Pace Kidd, Artist/Founder and one of the original cowboys, coined the phrase "Longboard Cowboys." We felt compelled to carry on the legacy and since have taken Robert Pace Kidd's artwork and created a clothing company, Longboard Cowboys."

Tom and Allison share some of their most memorable moments traveling for trade shows; "Aaron Watson, a country music artist wore our merch while performing on the Garth Brooks stage at Stagecoach. Also, when we had a booth at the SLO Horse Expo, a customer mentioned riding her horse to the beach in Cayucos. We then showed her a picture we had taken of what she described and it turned out it to be a picture of her and her horse! We have had dozens of customers come up, say hello and share the stoke and passion we have been blessed with."





LONGBOARD COWBOYS

“Our Mission is beyond selling merchandise. It’s about building community, connecting with people and supporting worthy causes and nonprofits. The Longboard Cowboys Lifestyle is about appreciating and respecting God’s beauty of the sand, sun, ocean, mountains, meadows and ranch life.”

Longboard Cowboys is both a wholesale and retail company and can be found in both the horse/rodeo and surf/beach communities. The original artwork is freehand pen and ink renditions that originated on canvas. Robert Pace Kidd’s award-winning artwork is the vision/inspiration of the Longboard Cowboys’ lifestyle. “Our brand is comprised of men’s, women’s and youth clothing, sweatshirts, hats, baseball Tees, beanies and tank tops. Jackets are coming soon.”

“We have an amazing team devoted to our Instagram and Facebook pages! Our website is www.longboardcowboys.com and we can be found in local stores.”

You may have seen them around town driving their cool company van. When you see them, say hi. They always have stickers available, especially if you mention Dana Life!



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On Point with

Monarch Beach Sunrise Rotary Club



Rotary is a service organization that has been around for more than 110 years, with over 1.2 million Rotarians worldwide and almost 400 clubs in Southern California alone. The Monarch Beach Sunrise Rotary Club has been active since 1988 and is a network of active and retired business, professional and community leaders who build lasting friendships while helping Dana Point, the surrounding communities and the world become a better place. This group's main objective is, simply, service. It is all about helping others and how that service elevates joy and quality of life. Guiding this outstanding purpose is the Rotary's moral code, comprised of four main principles:

1. Is it the truth?
2. Is it fair to all concerned?
3. Will it build good will and better friendships?
4. Will it be beneficial to all concerned?

This four-way individual and "group" test guides the way Rotarians think but is valuable to all of us in everyday circumstances and in every walk of life.

Michael Upp, president of MBSR shares, "Almost 4 years ago I joined MBSR to simply serve the Monarch Beach community. It was not about expanding my business or some other self-focused motivation. What I soon discovered is that true service is Service Above Self. It's more than volunteering or paying dues and making donations. At its core, SERVICE is our Purpose. Service is doing for others without expecting anything in return, because all human beings are born to serve, in some capacity. One of those amazing opportunities to serve happens to be through Rotary!"

Monarch Beach Sunrise Rotary serves their community both locally and internationally. They award 2-year scholarships, host youth group leadership weekends and work closely with high school service clubs. Some of the local charities they support are the Boys and Girls club of Capistrano Valley, the Pacific Marine Mammal Center, Bikers Against Child Abuse, the Make a Wish Foundation, Laguna Playhouse and 5th Marine Regiment Support Group, just to name a few. They also volunteer and raise money for countless international organizations.

This team of selfless individuals certainly inspires me to do more and if you feel the same inspiration, why not consider becoming a member? Here are several wonderful reasons to join a group like this:

1. Networking and building lasting friendships
2. Helping local and international communities
3. Socializing and fellowship
4. Honing and honoring your leadership skills
5. Making a difference in someone's else's life

Summer is the perfect time to get started! For more information and to learn more about joining the Monarch Beach Sunrise Rotary Club, visit the website at www.monarchbeachsunriserotary.org

Is it a Bubble?

California just set a new record for home prices, rising by almost 25% from the same time last year to a median of almost \$760,000. Does that mean that the market is in another bubble? Much of the increase in home prices can be explained by 3 factors: low inventory, low interest rates and high demand.

So, will the increase in prices and shortage of housing inventory result in a housing market crash in 2021? Most experts don't think so. When addressing whether or not today's intense buyer competition and rising home prices are evidence of a housing bubble, Lawrence Yun, Chief Economist for the National Association of Realtors (NAR), said that this "is not a bubble. It is simply lack of supply. Today's housing market is healthy, and rising prices are driven by real buyer demand. "

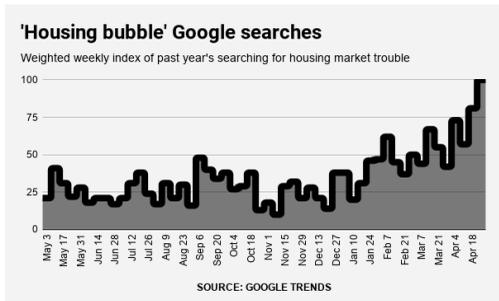
The "housing bubble" still remains a major concern for most Californians. Google Trends, which tracks searches on Google for "housing market trouble" shows in its tracking that searches with the words "housing bubble" have increased approximately four times the amount over the last year.

To help us in understanding if we are in one, let's first take a look at what a housing bubble actually is. A housing bubble occurs when home prices rise at a rapid rate to a level of instability. Housing bubbles generally begin when there is a shortage of inventory and an increase in demand in a market. This is what we currently have, but is that the whole picture when a bubble typically exists? No, it isn't.

Although housing, as opposed to other industries, doesn't see as many bubbles, it can occur with the right combination of factors. Those factors include; a rise in economic activity, low mortgage interest rates, low inventory, high demand, speculative and risky behavior, new mortgage products and loose mortgage lending practices. So, what is different this time around compared to 2006-2007? The main difference is that we don't have most of the listed factors, and specifically, the loose mortgage lending practices. Loose mortgage practices were a major factor that led to The Great Recession from 2006-2007, as many lenders offered home loans to homebuyers with little regard for their ability to repay. Irresponsible lending was primarily the cause. The circumstances influencing the housing market today are very different. Mortgage requirements are stricter and the current demand isn't caused by reckless lending.

Waiting for the bubble to burst before you purchase can actually cost you.

To read more of Leilani's blogs go to baker-realestate.com



In Escrow

31381 Paseo Riobo, San Juan Capistrano, CA 92675

\$2,800,000

6 bd | 6 ba | 4,950 sqft

received multiple offers



Tucked away amid the rolling hills and equestrian trails in beautiful, historic San Juan Capistrano, your single-level, private, expansive entertainer's dream compound awaits. This gorgeous, California-style ranch estate boasts a 5 bedroom, 4.5 bath main house and a 1 bedroom, 1 bath casita, separated by a generous resort-style pool with sloping beach, outdoor covered kitchen with swim-up bar, dining and lounging areas. The level one-acre lot provides full use of every square foot of this property from the outdoor dining, lounging and grill area on one end, through the lush floral large back patios, to the walk-up firepit and outdoor fireplace, to the elevated outdoor dining under the palms by the gorgeous resort pool. The options for entertaining are endless. Arrive at your estate, park in your circular drive appointed with beautiful palms and fresh boxwood, and enter through double front doors into your expansive grand foyer. Straight ahead is your formal living area with vaulted ceilings, stone fireplace and French door leading to the garden patio with stunning fountain.



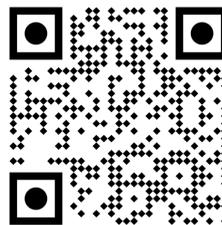
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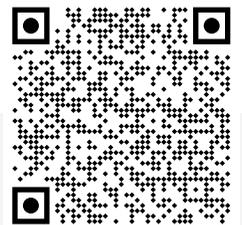
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Scan HERE with your smartphone camera to view a complete property website with photos and 3D walkthrough



Scan HERE with your smartphone camera for a high-definition MOVIE featuring this gorgeous home from sunrise to sunset



To the left is the bedroom wing of the home with 2 well-appointed guest rooms with a Jack & Jill bath, a large en-suite bedroom or office, a guest half-bath off the extra-large hallway and finally, the huge main bedroom with fireplace, massive bath and expansive 100 sq. ft. walk-in closet. Off the main bedroom are bookend French doors leading to a private patio and out to the pool. Back at the foyer, turn right to go to the huge casual living room with fireplace and generous wet bar. Adjoining are the casual dining and gourmet kitchen complete with Dacor and Kitchenaid appliances, along with a beautiful stone-topped island. Across the hallway is the expansive formal dining room with sparkling chandelier. Off the kitchen down another hallway is the service wing, with bedroom and en-suite bath, plus separate laundry room and finally, the door leading to your expansive 3-car garage with ample storage. Engineered oak and travertine floors grace the entire home. Come and imagine the memories you could create with family and friends, living your best life here in this incredible home.





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