

DANA LIFE

Issue #9 | July 2022 | Dana Point, CA

- New Home Listings
- Featured Local Businesses
- Summer Bucket List
- Home Loans



Digital Version

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your phone camera

HELLO SUMMER!



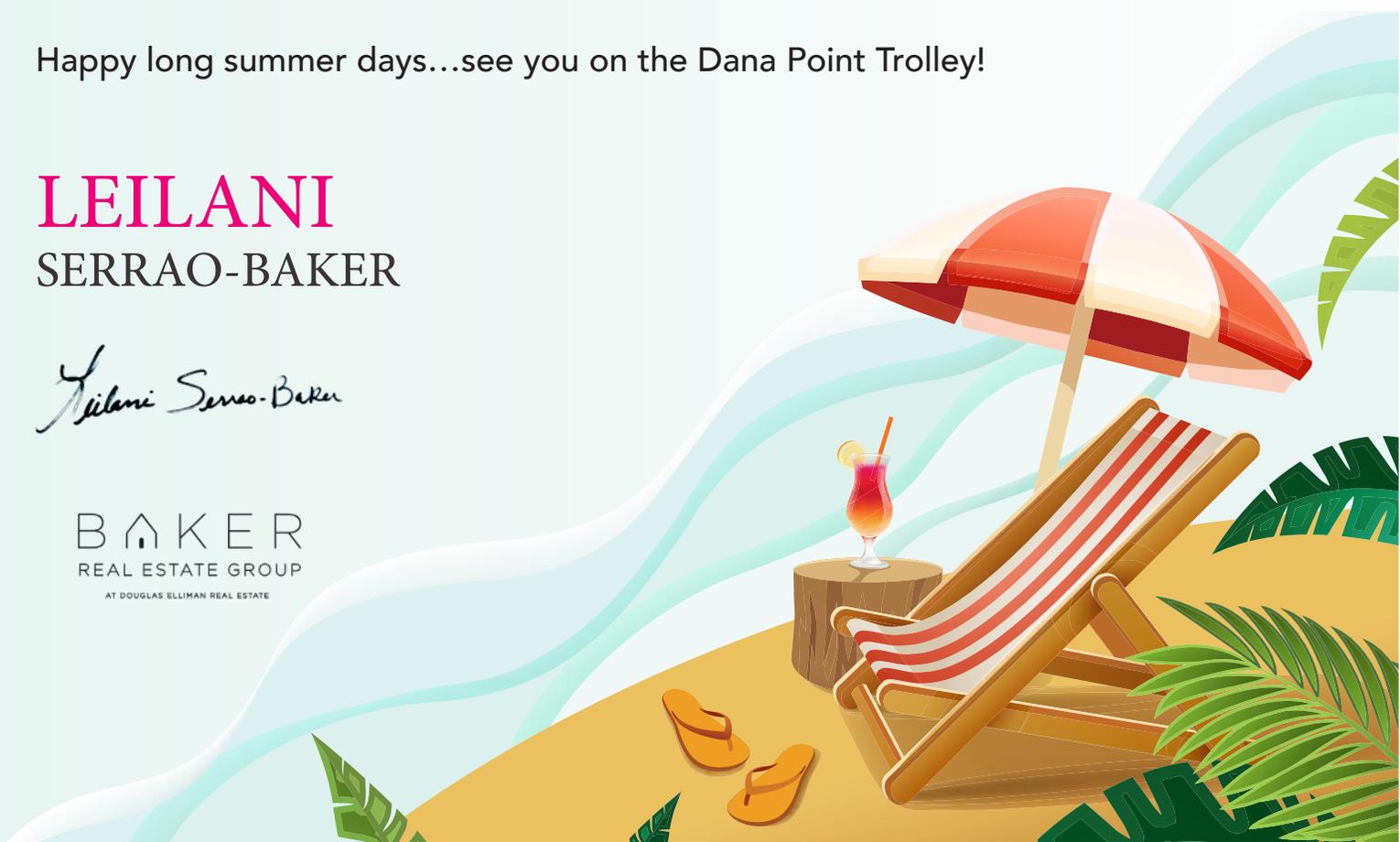
Summer fun has begun! Are you looking for summer activities and adventures? For a list of ideas, take a look at pages 12 and 13. There are several choices there that I personally plan on crossing off my list this season. Need more ideas? You can take this list and have each family member pick their top 5, or make your own list, or put all of the ideas in a bowl and each pick 5 out of the bowl. There are so many ways to spend your easy, breezy sunny days here in Dana Point! What is your favorite way to spend the day? One of my favorite ways is spending the day on our boat, sharing it with good friends, enjoying good food, feeling the fresh ocean air on my face and watching dolphins as they swim past or play in the wake. Another way I love to spend a summer day is trolley hopping; not having a plan, but just taking it as it comes and when it feels right, jump off and see what kind of a memory we can create. And I often trolley hop wearing my Jolie Tete original hat! Turn to pages 8 and 9 to find out more about these amazing, one-of-a-kind, walking art hats that will be sure to turn heads, also featured on our cover.

Happy long summer days...see you on the Dana Point Trolley!

LEILANI SERRAO-BAKER

Leilani Serrao-Baker

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AT DOUGLAS ELLIMAN REAL ESTATE



LEILANI SERRAO-BAKER



PERFORMANCE
REVIEW

21.5

Average days on market

102.3%

Average list to sales price

100%

OF APPRAISALS AT
OR ABOVE LIST PRICE

100%

SOLD LISTINGS

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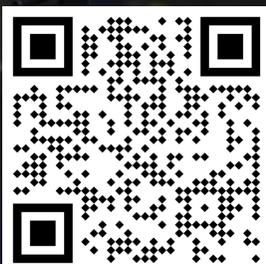
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See what your
neighbors are saying
about Leilani and
the Baker Real
Estate Group here:

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your phone camera





Experts agree that low housing inventory and high demand are here to stay for the foreseeable future.

That means home prices aren't going to drop any time soon. So if you're on the fence about whether to buy now or wait for a better deal, buying sooner rather than later might be wise.

For a more detailed look at your finances and affordability, connect with **The Mazzo Group at Cross Country Mortgage**. They can price out your budget and help you purchase a home within your means.

 JJ Mazzo - Senior Vice President 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. All loans subject to underwriting approval. 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.



Cost of Waiting (\$1,000,000) Orange County, CA

	Loan Today (South Orange County)	Waiting 6 months	Waiting 1 year	Waiting 2 years	Waiting 3 years
Property Name	Orange County	Orange County	Orange County	Orange County	Orange County
Property Value	\$1,000,000	\$1,046,853 4.69%	\$1,090,198 9.02%	\$1,146,981 14.70%	\$1,206,045 20.60%
Loan Amount	\$800,000	\$837,482	\$872,158	\$917,585	\$964,836
Term	30 years	30 years	30 years	30 years	30 years
Down Payment	\$200,000	\$209,371	\$218,040	\$229,396	\$241,209
Rate	5%	5.25%	5.375%	5.625%	6.125%
APR %	5.218%	5.459%	5.575%	5.815%	6.308%
Fixed/ARM	Conv. Fixed	Conv. Fixed	Conv. Fixed	Conv. Fixed	Conv. Fixed

(Forecast based on MBA Mortgage Rate & MBS Highway Home Value Projections)

Cost of Waiting Analysis

Compared to South Orange County Today	Waiting 6 months	Waiting 1 year	Waiting 2 years	Waiting 3 years
Payment Difference	\$330	\$589	\$988	\$1,568
Annual loss in cash flow	\$3,960	\$7,071	\$11,851	\$18,814
Loss in Property Appreciation	\$46,853	\$90,198	\$146,981	\$206,045
Amortization Lost	\$5,828	\$11,803	\$24,210	\$37,251
Total Cost of Waiting	\$52,681	\$102,001	\$171,191	\$243,296

How much will it cost you to wait 1, 2 or 3 years? These charts compare all of the costs and payments if you were to take out your loan today, versus 1, 2 and 3 years. The Property value changes are based on the MBS Highway forecasts for each county, but can be adjusted. The Interest Rate changes are based on the MBA forecasts, but can also be changed. The down payment amount assumes that you will want to keep the same LTV, so if the home price increases in the future, the down payment will increase accordingly.

Just Listed

33142 Acapulco Dr, Dana Point, CA 92629

Offered at **\$1,849,000**

4 bd | 3 ba | 2,702 sq. ft.



Welcome home to your gorgeous, fully remodeled Dana Point home! The largest model in highly desired Sea Canyon, this 2702 sq. ft., 2-story, 4-bedroom, 2.5 bath plus office gem boasts upgraded and new everything. Renovated in 2021, almost nothing was left untouched. From the sparkling new kitchen and baths to new doors and hardware, new house-wide recessed lighting and new electrical including switches, dimmers and outlets, new windows, clean white interior paint and new wide baseboards and feet-comfy extreme luxury vinyl flooring, to new landscaping and sprinklers, garage cabinets, epoxy flooring and wainscotting, this home is a stunner top to bottom. Enter through your front private courtyard, past the double front doors into an expansive, vaulted foyer. Step down to your open concept front living area with new French doors leading to the courtyard. Stroll through your formal dining area into a fresh and modern chef's kitchen, complete with Cafe appliances, huge farmer's sink, new ample quiet close upper and lower cabinetry, double quartz islands, perfect for entertaining, a dry bar, wine fridge and pull-out pantry.



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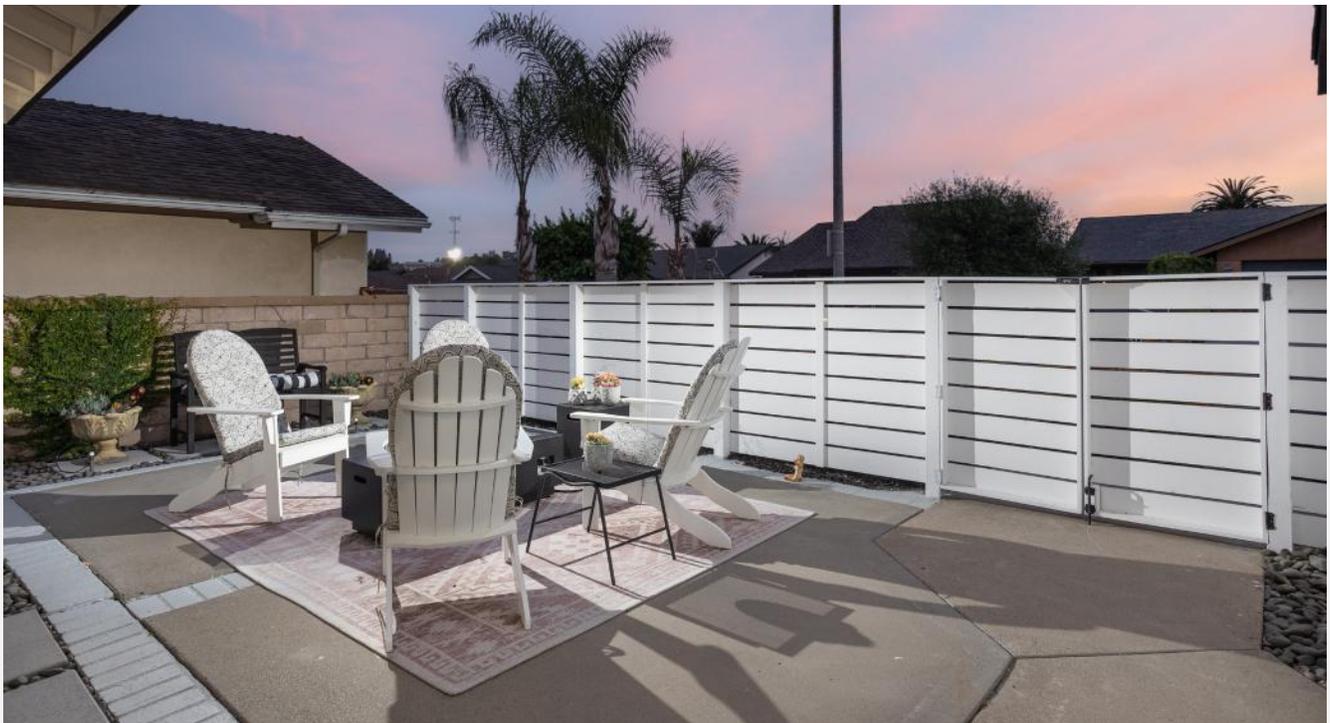


Featured Listing

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



Continue to your adjoining cozy family room with wood burning fireplace and new fireplace surround, then through double sliders leading you to your open entertainer's back yard. A grand, redesigned banister and staircase invite you upstairs to 4 lovely bedrooms and 2 exquisitely remodeled full baths with marble accents throughout. The expansive main suite has two skylights, a large walk-in closet and slider leading to your intimate balcony overlooking your back yard. A stylish barn door divides your beautiful wet room from your vanity area, complete with double sinks. Three more bedrooms with ample closets and a fresh, full guest bath with double sinks complete the upstairs. Back down the gorgeous staircase you find a large, private office space. The front yard is graced with native, succulent, drought-tolerant and butterfly plants, along with swaying grasses catching the Pacific breezes. The large, clean 2-car garage completes this fabulous turn-key property. With close proximity to shopping, world-class beaches and resorts, restaurants and world-famous Dana Point Harbor, your search ends here at 33142 Acapulco Dr.



Getting to know...

Danielle Cohen, founder of Jolie Tete

If you have ever wanted to walk into a room and receive a celebrity's welcome, then you need to walk in wearing a Jolie Tete original. I know that when I do, the compliments and genuine looks of admiration are endless. Danielle's works of art are breathtaking to say the least, and if you are looking for a unique gift or a way to spoil yourself, look no more! I know you will enjoy learning about what inspired Danielle Cohen, the founder of Jolie Tete Boutique, to use her mad skills and passion to start her artistic line of stylish, custom hats.

Danielle is a California native from right here in south Orange County. She went to Moulton Elementary School, Niguel Hills, AVMS and Aliso Niguel High School. And while she admits she never really took a painting class, she has always been in love with art and did take a few art classes when she was a child. She credits her mom and grandmother for encouraging her to be creative and were, in her words, amazing artists themselves.

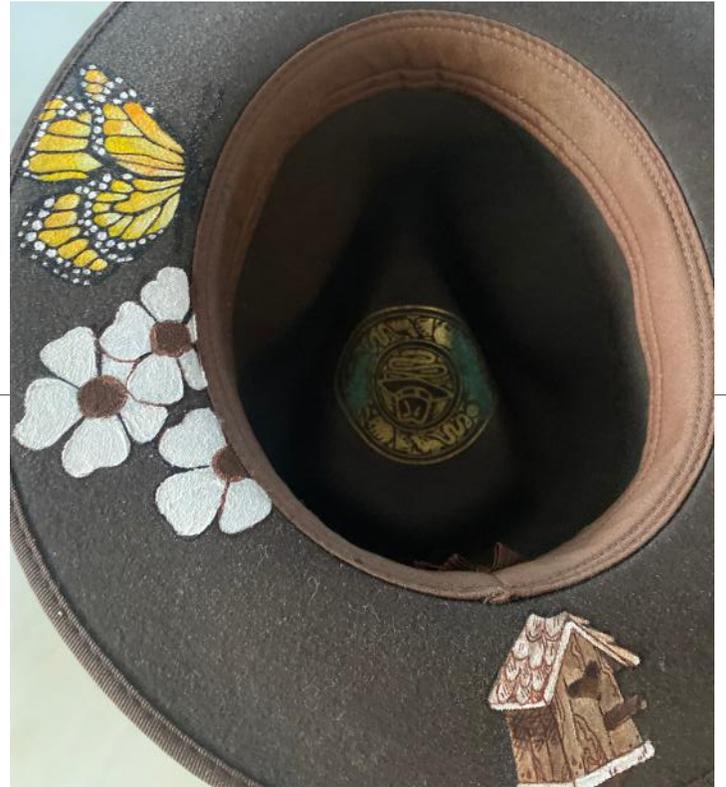
So how did Danielle go from loving art to making art? She explains, "I saw a girl wearing a hand-painted hat from Mexico and thought that could be really fun to try and create. Her hat was on straw medium, and I thought why not try it on wool! I had a lot of cool ideas stored up in my head."

At the beginning of the pandemic Danielle decided to paint on a hat for a friend's birthday. After her friend wore it to church, she unexpectedly came back to Danielle with hat orders and after getting such great feedback, she felt the urge to run with it. The rest is history and Jolie Tete, 'Pretty Head' in French, was born.

For the past 18 years Danielle has primarily worked in sales in the medical industry and shared with me, "It was not my intention to create a business out of this, but it evolved into an online Etsy store and brand, as there seemed to be a demand for it out there. With an opportunity to create one-of-a-kind wearable art, and make people feel good, what more could I want out of doing something that I love?"

She has designed and painted mommy & me matching hats for mothers and daughters (shown on cover), made hats for women who wanted a specific design for an upcoming event and also designed and painted hats for groups of gals going on weekend trips such as bachelorette parties or ski trips to Aspen. One of her happy clients professes, "They not only make a statement, but really pop in pictures!"





And although Danielle loves every piece she has ever designed and every client she has ever worked with, there is one experience that will remain unforgettable and that she will always hold dear to her heart. That memorable piece was a hat that belonged to a man who had passed away from his battle with cancer. His amazing daughter sent Danielle his Make a Wish Foundation chocolate brown Fedora. Her first thought when she opened the box was, "Don't screw this one up Danielle!" She painted the requested sunflowers and butterflies on it for his wife. "I remember getting emotional while painting it. The fact that we were able to turn something masculine and meaningful into something feminine and artistic for her to wear and remember her husband was really great. It was really such an honor." The hat is pictured here and remains a clear window into Danielle's essence and true ability to create and share.

When asked what her favorite part of the process is, Danielle quickly shares "Believe it or not, my favorite part of designing hats is when I get to decide what color scheme I'm going to do! I have access to amazing hats in different shades and the color combos are endless! I usually let the seasons influence my color choices. Sometimes the customer will also plan out a design with me. Some of the designs have sentimental meaning to the customer. The collaboration is always great!"

Danielle often gets her inspiration from the color palettes of the upcoming season and is highly motivated and inspired by looking through magazines, or cruising into local art studios. "Sometimes my friends have awesome ideas that I try and incorporate into my designs. Most of them are a bohemian vintage retro California Dreamin' inspiration. My mom sometimes tells me that I was born in the wrong decade. I should have been raised in the '70s!" Well I, for one, am glad she is right here, right now.

When Danielle isn't designing hats, you can find her around Dana Point with her beautiful family enjoying, in her words, our "amazing beaches, surf spots, hiking trails and of course, Dana Point Harbor, my favorite. I love where we live, which is why I've never left! It's such a desirable place to grow up, but also to raise a family."

You can learn more by following and/or sending her a DM at @jolie.tete on Instagram or by visiting her Etsy shop at <https://etsy.me/3bQ9ylo> or by searching JolieTeteBoutique.

Would you like to be a featured business for free?

Contact us to learn how: support@MaginTouch.com



Just Sold

33355 Gelidum Cir, Dana Point, CA 92629

Sold for \$2,600,000

\$300,000 over listing price

4 bd | 2 ba | 2,177 sqft



Welcome home to your highly-desired, exclusive and beautiful Niguel Shores property. An expansive garden entry introduces you to this lovely 4 bedroom, 2 bath home. Through the double front doors you find an open, inviting living area with double fireplace and wet bar, complete with French doors leading to the back outdoor gathering area, great for expanded entertaining. To the right is your large dining room with vaulted ceiling and bar seating looking into the kitchen. Double sliders take you out to the side garden area. To the left is your bedroom wing with large primary bedroom suite and double sliders leading to the back yard.



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Three more bedrooms, full bath and laundry room complete the 2179 sq. ft. of this very livable, airy, ocean-close home. Outside, you have multiple areas for entertaining, including a raised patio with ocean and Catalina views from your high-top table, perfect for enjoying your morning coffee or late afternoon glass of wine. Enjoy the recently remodeled Niguel Shores clubhouse with Jr. Olympic-sized pool, spa, tennis, pickleball and basketball courts, private oceanfront blufftop park, and year-round community activities, all included in your low monthly dues. Minutes to Dana Point beaches, restaurants, Dana Point Harbor and Laguna Beach, this prime property awaits your personal touch. Bring your dreams and make them a reality at 33355 Gelidum Circle.



SUMMER BUCKET LIST

99 THINGS TO DO THIS SUMMER

- Ride a roller coaster
- Play kickball
- Reread your favorite book
- Fly a kite
- Eat ice cream
- Go paddleboarding
- Make a bonfire
- Go camping
- Play board games
- Go to an art museum
- Build a sandcastle
- Stamp your passport
- Host a BBQ
- Go to a drive-in movie
- Call your favorite relative
- Volunteer
- Pack a picnic
- Pick strawberries
- Collect seashells
- View the total solar eclipse
- Go to a baseball game
- Have a craft night
- Get in touch with a high school teacher
- Make s'mores
- Go dancing
- Hit the beach
- Donate old clothes to charity
- Bury a time capsule
- Do a cannonball
- Make a cairn
- Watch the sunrise
- Watch the sunset
- Send postcards
- Binge a new TV show
- Go snorkeling
- Host a scavenger hunt
- Go on a road trip
- Make your BFF a mix tape
- Get your textbooks
- Sell your old books for cash
- Go thrifting
- See your favorite band
- Watch for shooting stars
- Go horseback riding



- Go whalewatching
- Do yoga
- Try a new recipe
- Go hiking
- Make a lemonade stand
- Do a one-day tech detox
- Go to the waterpark
- Get a massage
- Have family movie night
- Go sailing
- Go yardsaling
- Ride a Ferris wheel
- Make blueberry pie

- Clean out your closet
- Tourist in your own town
- All day movie marathon
- Play in the rain
- Wait for the rainbow
- Send a message in a bottle
- Make popsicles
- Treat yourself to a spa day
- Explore a new city
- Buy a new outfit
- Sit around the firepit
- Go golfing
- Go mini golfing

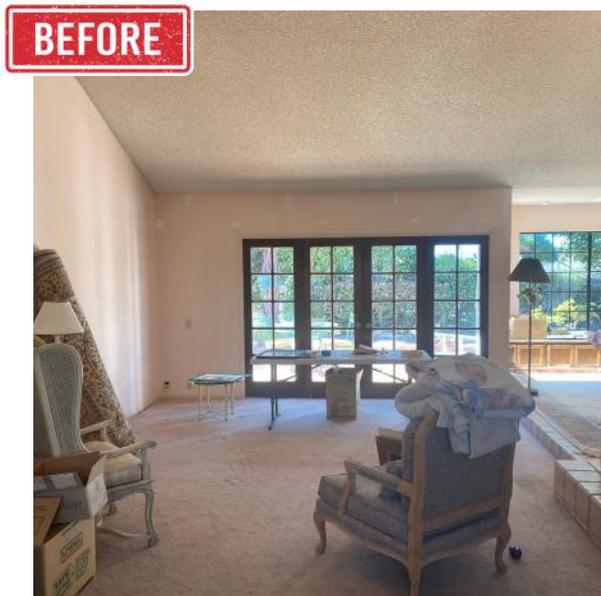
- Go ziplining
- Have a water balloon fight
- Go to the zoo
- Learn a new skill
- Color
- Hit the outlets
- Go fishing
- Play cards
- Go white water rafting
- Climb a tree
- Swim in the ocean
- Take a bike ride
- Take a nap
- Take a cooking class
- Go birdwatching
- Rent scooters
- Host a brunch
- Tent in the backyard
- Find a new mantra
- Go bowling
- Do a cartwheel
- Make ice cream floats
- See an outdoor concert
- Pick wildflowers
- Paint!
- Pay it forward
- Run a 5K
- Rent a cabin in the woods
- Make a memory jar of all the awesome things you did this summer!



The Power of Process

Preparation

Our clients needed to sell their mother's home in Niguel Shores. Baker Real Estate Group evaluated the essential needs of the home and made efficient, cost-saving, high-impact recommendations for upgrades which would return the most profit. Our clients spent \$31,115, but gained a 896% return on their investment, selling for \$300,000/13% over asking. This is the power of process.



BEFORE



AFTER



BEFORE



AFTER



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