

# DWELLING™ | REAL ESTATE

Holiday Edition | December 2022



#### Happy December, Everyone!

It is hard to believe that the holiday season here. I feel like we just got our reprieve from the oh-so-hot summer weather and now it's time to pull out our hoodies to prepare for our desert winter! (Okay. Don't hate me, but it can get extremely chilly when it dips into the 30s!) I know our friends on the East Coast and Midwest are just rolling their eyes at we desert dwellers here in Coachella Valley. Remember one thing – you can live here too!!!

Seriously, this year has been an amazing one with rolling out DWELLING<sup>™</sup> | REAL ESTATE after six months in the planning, the assembling and associating an amazing team of like-minded professionals, establishing our base in the Uptown Design District of Palm Springs and opening our hub in Los Angeles on Wilshire Boulevard at the gateway to Beverly Hills, just a few steps from Los Angeles and West Hollywood. I could not be more excited to see my Vision unfold in 2022. We have moved into our Palm Springs hub (larger quarters in the same location) which is warm, welcoming and pretty sexy!

Our response to the unveiling of our probate division in the LA Metro and Greater Palm Springs area has been amazing and we are excited about the future and direction of our firm. We will keep you informed of our growth and development in 2023 as we expand our services -- and, who knows, you may even see us on TV in the new year! Wink, Wink!

I truly invite any discussion or questions that you may have about our ever-changing market, acquisition or investment strategy related to real estate. I welcome you to use us as your go-to resource for anything real estate and more! To our family, friends and valued clients of DWELLING<sup>\*\*</sup> | REAL ESTATE, I cannot express enough gratitude for the relationships we value, especially in this holiday season.

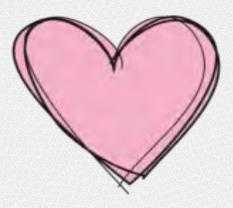
Sincerely,

Robert Cipolloni, CEO / President Broker of Record |Advisor Greater Palm Springs Metro | Los Angeles Metro

# Hello December

Whatever your holiday celebration may be we celebrate it with you in kindness and love.

# DWELLING<sup>™</sup> | REAL ESTATE



# Compassion is the greatest form of love humans have to offer.

- Rachel Joy Scott



**Robert Cipolloni** 

Allen Lane



Patricia Hopkins

Certified Probate and Trust Specialist Greater Palm Springs Los Angeles Metro

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## DWELLING<sup>™</sup> | REAL ESTATE PROBATE & TRUST SPECIALIST CREW

DWELLING<sup>™</sup> | REAL ESTATE has a caring nature and compassion in handling sensitive matters for the family after the passing of a loved one. We are fully equipped to service the needs of those in our communities who have suffered loss.

Aside from being empathetic and trustworthy, we have assembled a team of probate specialists with the same demeanor and devotion who are here to serve when the need arises. We look forward to working with attorneys and legal professionals specializing in Estate Planning, Trust and Probate Law as well as the families who need our services.

#### What is the role of a Certified Probate & Trust Specialist?

CPTS are trained to help navigate the probate court system. This includes monitoring all legal deadlines and making sure that they are not missed. We can and will provide guidance on the necessary legal steps and the documentation coordinations that are required in the probate process. We can also minimize the potential for disputes between heirs.

In addition to guiding you through the paperwork and other legal aspects of the probate court process, we can recommend the inspectors, appraisers, contractors and other professionals. This ensures that the passed-down property is accurately appraised, necessary repairs are being made and that the property is ready to go on the market.

We will help you go to market, sell and manage the process of an estate-passed property, and see to it that the sale of the property is as successful as possible. We will maintain outstanding communication among all heirs, minimizing conflict and making an already emotional process easier for all involved.



# DWELLING™| REAL ESTATE

# **COME INSIDE™**



## What is Ahead for Mortgage Rates & Home Prices?

Now that the end of 2022 is within sight, you may be wondering what's going to happen in the housing market next year and what that may mean if you're thinking about buying a home. Here's a look at the latest expert insights on mortgage rates and home prices so you can make your best move possible.

#### Mortgage Rates Will Continue To Respond to Inflation

There's no doubt mortgage rates have skyrocketed this year as the market responded to high inflation. The increases we've seen were fast and dramatic, and the average 30-year fixed mortgage rate even surpassed 7% at the end of last month. In fact, it's the first time they've risen this high in over 20 years

Because we're in unprecedented territory, it's hard to say with certainty where mortgage rates will go from here. Projecting the future of mortgage rates is far from an exact science, but experts do agree that, moving forward, mortgage rates will continue to respond to inflation. If inflation stays high, mortgage rates likely will too.

#### Home Price Changes Will Vary by Market

As buyer demand has eased this year in response to those higher mortgage rates, home prices have moderated in many markets too. In terms of the forecast for next year, expert projections are mixed. The general consensus is that home price appreciation will vary by local market, with more significant changes happening in overheated areas. Basically, some areas may still see slight price growth while others may see slight price declines. It all depends on other factors at play in that local market, like the balance between supply and demand. This may be why experts are divided on their latest national forecasts.

#### **Bottom Line**

If you want to know what's happening with home prices or mortgage rates, reach out to us for the latest on what experts are saying and what that means for your local area.

## **Patricia Hopkins**

Probate and Trust Specialist!



## DWELLING™ | REAL ESTATE

## Patricia Hopkins is a Probate-Certified Real Estate Broker living in Los Angeles!

As an experienced Probate Real Estate Broker Associate, Patricia can help you fix issues within the home, including getting pre-inspections, bids, repairs, upgrades, and consultations. She can assist in organizing, guiding and scheduling clean-up services of the Probate property, recommending repair vendors, movers and packers, arranging vehicle removal, trash removal and yard services. Patricia is experienced in assisting families with the Probate process and has handled the Probate process within her own family, acting as executor and handling all phases, including the sale of real property.

760-896-8711 | patricia@dwellingre.com



## **Our Website Awaits You!**

### An amazing resource!

We are thrilled to offer you our website to use in your selling and buying process.

Based on its ease of use, simplicity and performance, our website will make your buying and selling experience feel less overwhelming and instead feel more productive!

To give you a head start on your journey, we have designed it to be one of the best high profile websites in the real estate market. And as a seller it provides you with A+ marketing distinction and profile. It will attract buyers!

We hope that it will provide you a fun and useful immersive experience.

#### Our new website features:

- Listings
- Videos
- Maps
- Offering Memorandums
- Flyers
- Market Information
- Regular Updates
- Resources & Communications
- Contact Information
- Device Compliance
- Social Media Associativity





#### www.dwellingre.com

Thank you for considering our **Probate crew** as a part of settling your loved one's estate.





Robert Cipolloni CEO, President Broker of Record | Advisor

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