

June 2024
COMMUNIQUE

stick-to-itiveness : stick-to-it·ive·ness

perseverance : TENACITY



DWELLING™ | REAL ESTATE

Happy June Everyone!

First, I'd like to congratulate all of our graduates at every level for your hard work and achievement, but what got you to graduate is the pertinacity and **stick-to-itiveness** from within to accomplish great things.

It's almost three years since the anniversary of the launch our real estate firm with its unique concept and brand. It has been nothing short of amazing with the challenges that got us through the hurdles with the development, the changing market and flow of revenue and all that's experienced in a startup. But a test of pertinacity and **stick-to-itiveness** both require a certain focus, unwavering and persistent determination with a mix of courage, conviction and a little bit of stubbornness.

When I started out 20 years ago, I saw a sign hanging on an agent's station at the brokerage I was associated with at the time. It read: *Never, never, never give up!* In our industry for new licenses, I pass on that mantra with the hopes that you never give up in realizing the dream. And sometimes in our work that dream can become a nightmare, but with **stick-to-itiveness** and pertinacity, you will succeed in whatever you envision for your life!

Was there ever a time in your life's journey when you were faced with a situation where you could have either quit or forged ahead to great achievement? In my world quitting is not an option. We've all heard the saying **that which doesn't kill us only makes us stronger**. When I feel knocked down, my version is **that which doesn't kill us better run when I get up!**

As we move through the next three to six months, we should focus on what it is we really want and fine-tune this year's vision of our goals. Changes happen either slowly or quickly, but one thing for sure is that change happens. Will you climb under a rock or will be forge ahead?

Every time there are changes in our industry, we must maintain our pertinacity and keep going.

Some of our more recent noted changes - were due to the development of our infrastructure to support our growth at FORWARD VISION INC™ and DWELLING™ | REAL ESTATE. When I think of some of the conversations I've had with Mark Quint, our Marketing Director, he has witnessed and experienced the challenges along the way and he has been a rock at times in his unwavering commitment to the company, the agents, and our vision to be the best we can be in rolling out our model to the world.

I'd also like to acknowledge our crew member, Alberto Gonzalez, who received his real estate license after many hurdles that got in his way. Alberto is a survivor, and I could not be any more grateful for his hard work and commitment that he displays on a daily basis.

As is becoming public information – or misinformation – about the changes in our industry, we are going to accept the changes ahead with power, grace and acceptance. With the new laws coming down the line that buyers must execute a buyer representation agreement, I know there will be some pushback because it's a new practice but this will become the new norm once the transition over. As we prepare for this new practice that will become law, I realize it's the transition - and not the end result - that is the challenge and we are prepared to move forward with the changes which I believe will elevate the real estate industry!

If you have any questions about the upcoming changes, I invite you to call me to discuss them so you can cut through all of the misinformation and sound bytes of information that's out there. I hope that your month has been a good one and I wish you a great summer with friends, family and/or a little time off!

Robert Cipolloni

CEO, President & Broker of Record

DWELLING™ | REAL ESTATE

Greater Palm Springs Metro | Los Angeles Metro



**To persevere
is to continue
despite difficulty.**

COME INSIDE™



DWELLING™ | REAL ESTATE

Closed!



Photo - MLS



ROBERT CIPOLLONI
DWELLING™ | REAL ESTATE
CEO, PRESIDENT & BROKER OF RECORD
CaIRE# 01458843



DWELLING™ | REAL ESTATE

Los Angeles, CA! 4 BD | 4 BA | 2,083 SQ FT \$1,275,000.00

Closed!



ROBERT CIPOLLONI
DWELLING™ | REAL ESTATE
CEO, PRESIDENT & BROKER OF RECORD
CaIRE# 01458843



DWELLING™ | REAL ESTATE

Encino, CA! 2 BD | 2 BA | 1,180 SQ FT \$525,000.00

Information is knowledge.

The Number of Homes for Sale Is Increasing

There's no denying the last couple of years have been tough for anyone trying to buy a home because there haven't been enough houses to go around. But things are starting to look up.

There are more homes up for grabs this year.

As Realtor.com explains:

“There were 30.4% more homes actively for sale on a typical day in April compared with the same time in 2023, marking the sixth consecutive month of annual inventory growth.”

But does this growing inventory make house hunting easier? Yes and no.

Even with the growth lately, there are still way fewer homes for sale than there were in the last normal year in the housing market.

What Does This Mean for You?

If you've been looking to buy but put your plans on hold because you just couldn't find what you were searching for, you might see more options now than you did over the past few years – but don't expect a huge selection.

To check out your growing options, it's a good idea to work with a local real estate agent you trust. Real estate is all about location. And an agent can help you get the scoop on the homes available in the area you're interested in.

Bankrate explains:

“In today's homebuying market, it's more important than ever to find a real estate agent who really knows your local area — down to your specific neighborhood — and can help you successfully navigate its unique quirks.”

Bottom Line

Team up with with DWELLING™ | REAL ESTATE, so you've got a local expert on your side who can help you.

We can keep you in the loop on everything that might impact your move, like how many homes are up for sale right now.

Worried About Mortgage Rates? Control the Controllables

Chances are you're hearing a lot about mortgage rates right now. You may even see some headlines talking about last week's Federal Reserve (the Fed) meeting and what it means for rates. But the Fed doesn't determine mortgage rates, even if the headlines make it sound like they do. The truth is, mortgage rates are impacted by a lot of factors: geo-political uncertainty, inflation and the economy, and more. And trying to pin down when all those factors will line up enough for rates to come down is tricky. That's why it's generally not worth it to try to time the market. There's too much at play that you can't control. The best thing you can do is control the controllables. And when it comes to rates, here's what you can influence to make your moving plans a reality.

Your Credit Score

Credit scores can play a big role in your mortgage rate. As an article from CNET explains:

"You can't control the economic factors influencing interest rates. But you can get the best rate for your situation, and improving your credit score is the right place to start. Lenders look at your credit score to decide whether to approve you for a loan and at what interest rate. A higher credit score can help you secure a lower interest rate, maybe even better than the average."

That's why it's even more important to maintain a good credit score right now. With rates where they are, you want to do what you can to get the best rate possible.

Your Loan Type

There are many types of loans, each offering different terms for qualified buyers. The Consumer Financial Protection Bureau (CFPB) says:

"There are several broad categories of mortgage loans, such as conventional, FHA, USDA, and VA loans. Lenders decide which products to offer, and loan types have different eligibility requirements. Rates can be significantly different depending on what loan type you choose."

When working with your team of real estate professionals, make sure you find out what's available for your specific situation and which types of loans you may qualify for.

Your Loan Term

Another factor to consider is the term of your loan. Just like with loan types, you have options. Freddie Mac says:

"When choosing the right home loan for you, it's important to consider the loan term, which is the length of time it will take you to repay your loan before you fully own your home. Your loan term will affect your interest rate, monthly payment, and the total amount of interest you will pay over the life of the loan."

Depending on your situation, the length of your loan can also change your mortgage rate.

Bottom Line

Let's connect to go over the things you can do that'll make a difference. By being strategic with these factors, you may be able to combat today's higher rates and lock in the lowest one you can.

Savings Strategies Every First-Time Homebuyer Needs To Know

If homeownership is on your goal sheet for your future, you're probably working on your savings.

And a big priority is making sure you've got a plan in place for things like your closing costs, down payment, and more.

Here are a few strategies that can help speed up that process.

Budget and Track Your Expenses: To start, create a detailed budget that tracks the money you've got coming in and the money going out. This'll give you a better look at your finances as a whole.

Cut Down on Unnecessary Spending: Now that you have your budget sheet done and you know how you're spending your money, look for any line items that aren't absolutely essential. If you cut down on those, you can re-allocate that cash toward buying a home. Even the little things can add up. As the National Association of Realtors (NAR) says:

“The majority of first-time buyers did make financial sacrifices to purchase a home. For those who did, the most common sacrifices buyers reported were cutting spending on luxury goods, entertainment, and clothes.”

Automate Your Savings: Once you know how much you want to set aside for your homebuying budget, look for ways to make it easy. If you have to transfer money manually, you may forget to do it. But getting some automatic transfers set up helps drive consistency and removes the temptation to spend it elsewhere. Realtor.com explains:

“If you're struggling to put enough money away because of the constant temptations to blow your paycheck, consider automating the process. Ask your employer if you can have your paycheck deposited into multiple accounts—if so, instruct it to send a certain percentage of your salary directly into your savings account. Or go through your bank . . .”

Lean into Any Side Hustles You Have: Do you have a gig you do (or have done before) to net some extra cash? Taking on part-time work, freelance jobs, or picking up a side hustle can help give your savings a boost.

Put any Unexpected Cash To Good Use: If you get any sudden windfalls, like a tax refund, bonus, inheritance, or cash gift from family, put it toward your house fund.

By using these strategies and focusing on your savings over time, you can make sure you're well on the path to having what you need to buy your first home. As Ramsey Solutions says:

“Budgeting shows your money who's in charge (that's you). It gives you the power to tell your money where to go instead of having to wonder where it went. It's how you make any money goals happen—like saving for a down payment.”

Bottom Line

If you need more strategies for getting ready to buy, connect with me.

The Biggest Mistakes Buyers Are Making Today

Buyers face challenges in any market – and today’s is no different. With higher mortgage rates and rising prices, plus the limited supply of homes for sale, there’s a lot to consider. But, there’s one way to avoid getting tripped up – and that’s leaning on a real estate agent for the best possible advice. An expert’s insights will help you avoid some of the most common mistakes homebuyers are making right now.

Putting Off Pre-approval

As part of the homebuying process, a lender will look at your finances to figure out what they’re willing to loan you for your mortgage. This gives you a good idea of what you can borrow so you can really wrap your head around the financial side of things before you start looking at homes. While house hunting can be a lot more fun than talking about finances, you don’t want to do this out of order. Make sure you get your pre-approval first. As CNET explains:

“If you wait to get preapproved until the last minute, you might be scrambling to contact a lender and miss the opportunity to put a bid on a home.”

Holding Out for Perfection

While you may have a long list of must-haves and nice-to-haves, you need to be realistic about your home search. Even though your ideal state is you find a home that checks every box, you may need to be willing to compromise – especially since inventory is still low. Plus, a home that has everything you want may be too pricey. As Investopedia puts it:

“When you expect to find the perfect home, you could prolong the homebuying process by holding out for something better. Or you could end up paying more for a home just because it meets all your needs.”

Instead, look for something that has most of your must-haves and good bones where you can add anything else you may need down the line.

Buying More House Than You Can Afford

With today’s mortgage rates and home prices, there’s no arguing it’s expensive to buy a home. And while it may be tempting to stretch your finances a bit further than you’re comfortable with to make sure you get the house, you want to avoid overextending your budget.

Not Working with a Local Real Estate Agent

This last one may be the most important of all. Buying a home is a process that involves a lot of steps, paperwork, negotiation, and more. Rather than take all of this on yourself, it’s a good idea to have a pro working with you. The right agent will reduce your stress and help the process go smoothly.

Bottom Line

Mistakes can cost you time, frustration, and money. If you want to buy a home in today’s market, connect with me so that you have a pro on your side who can help you avoid these missteps!

Thinking of Buying or Selling?

Reach out to me.



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

- Rachel Joy Scott



Robert Cipolloni

Certified Probate and Trust Specialist
Greater Palm Springs
Los Angeles Metro

DWELLING™ | REAL ESTATE PROBATE & TRUST SPECIALIST

DWELLING™ | 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.

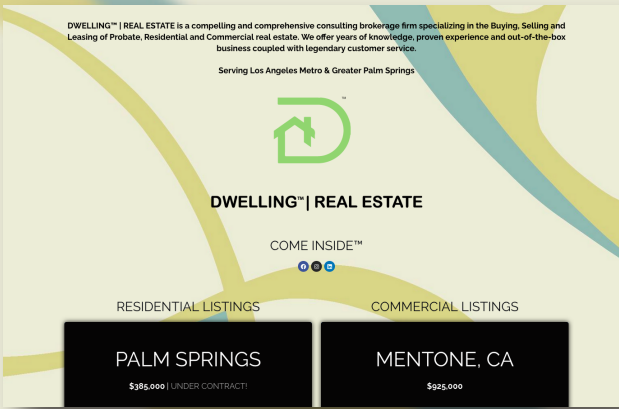
In addition to guiding you through the paperwork and other legal aspects of the probate court process, we can recommend the inspectors, appraisers, contractors and other professionals. This ensures that the passed-down property is accurately appraised, necessary repairs are being made and that the property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



“May you take the time to reflect on your own past, present and future journey so you can prepare yourself for an awesome 2024!”

Robert Cipolloni



DWELLING™ | REAL ESTATE WEBSITE

Our DWELLING™ | REAL ESTATE public facing website is built on one of the best search engine platforms. It is highly dynamic and can support device responsiveness and mobile compatibility.

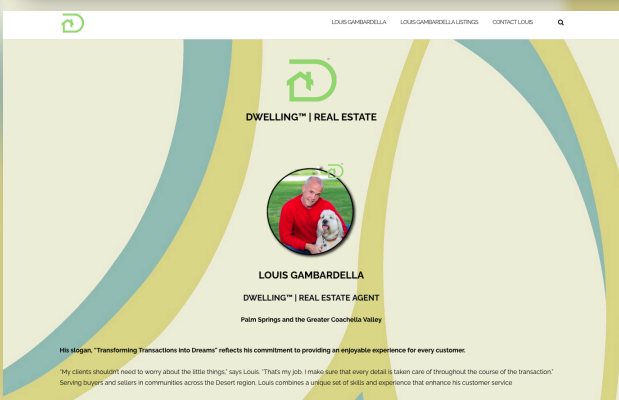
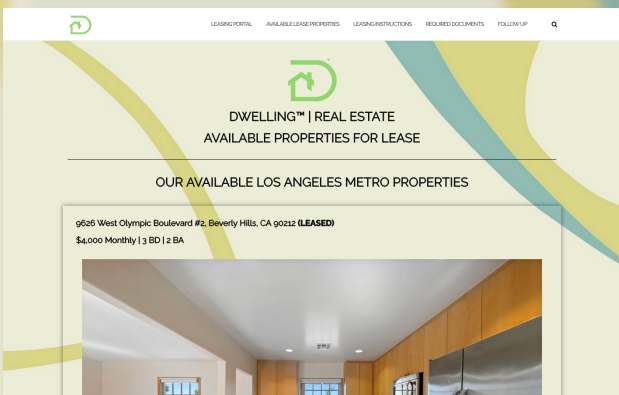
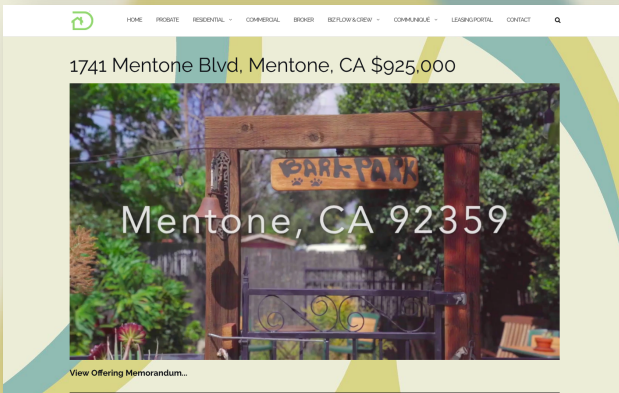
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You will also find individual agent sites within and a roster of executive, business service and support profiles.

Our analytics prove that is a very user friendly, well received and an enjoyable experience for clients, vendors and other interested partners.

Based on its ease of use, simplicity and performance, our trending website is an amazing asset towards your buying and selling efforts.

www.dwellingre.com





**We are here to provide you with exceptional
and outstanding legendary customer service.**

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