



Joyful Journal

February 2022 NEWSLETTER

News From Your Mortgage Planner



*The only limit to our realization of tomorrow
will be our doubts today.*

— Franklin Delano Roosevelt



Well January happened...



And just like that January 2022 is behind us and 2022 is underway. It has had some sputter starts for us with COVID picking off our family one by one. Two of us are back healthy and two of us have not been affected, go figure. I hope you and yours are healthy and dodge the virus, but it appears it may want to get everyone now...

The girls finished up the first semester of the school year and we are very proud of the efforts they put forth in school. Hard to believe the school year is half over.

Addy was fortunate to attend a softball outfielders' clinic with Olympian/All American Janie Reed. She came home with her white jersey and told me I was going to need to bleach it from all the diving she did for balls. Love to see that smile on her face. Addy has been attending high school soccer and basketball games afterschool to support her friends playing a winter sport. And then just hangs out with her friends as much as she can, the life of a teenager!

Sam's softball team has been practicing up a storm, she has catchers practice, hitting clinic, conditioning and outfield practice every week plus they either play or practice on the weekend. She never complains about practice and puts in her work on the field. When not on the field, she reads. She always has a nose in a book and asking to either go to the bookstore or order on Amazon. Once the house remodel is done, she is getting a new bookcase for her room.

Wishing you a healthy February

Angela Weathers



“Kindness is the only service that will stand the storm of life and not wash out”

— Abraham Lincoln



How Can I Help?



Twenty-three years ago, I bought my first home in Portland at the beginning of my mortgage career. I have bought and sold multiple houses since then and have seen market ups and downs. I've assisted with just about every type of residential transaction that can be done, such as creative financing and flipping. If

you're interested in real estate investing, but don't know how to get started, let's schedule a consultation.

In the meantime, here are a few things to think about:

What is your reason for investing in real estate? There are three primary reasons to invest in real estate: cashflow, appreciation, and tax benefits. Considering which of those three is your primary reason for investing is an important consideration, because the one that you determine as your primary will determine what markets you invest in.

What are you hoping to achieve with this investment? As the saying goes, "begin with the end in mind". Figure out how long you plan on holding the property and what percentage rate of return would you be happy with (8%, 10%, etc.). If you aren't sure what rates of returns are realistic, I can help you with that.

How hands on do you want to be with your investment? Active management could be the owner screening new tenants and dealing with maintenance but can also include things such as renovation and construction, vacation rentals, or room rentals. Passive investing usually means hiring a property manager.

What concerns have kept you from making your first investment? Some of the biggest concerns that I can help you address include how to management the property, preparing for vacancy, dealing with bad tenants, how to structure your financing, and how to calculate the rate of return.

Real estate investing can be a great hedge against inflation, it can be a good part of a retirement portfolio, and there have been more millionaires created in real estate than through any other investment. If you are interested in real estate investing, I can help!



Fun Facts



Punxsutawney Phil started predicting the weather in 1886? Did you know Punxsutawney Phil is just a nickname? Punxsutawney Phil's official name is "Punxsutawney Phil, Seer of Seers, Sage of Sages, Prognosticator of Prognosticators, and Weather Prophet Extraordinary." Other weather predicting groundhogs include General Beau Lee of Atlanta, Georgia, Sir Walter Wally from Raleigh, North Carolina, and Birmingham Bill from Birmingham, Alabama.

Of all the words you can misspell, February is one of the most misspelled words in the English language. Even the White House has misprinted the word "February" before in a press release!



random

acts of kindness day

Thursday, February 17



February Projects



Must Do Projects for February

Even though February is the month with the fewest number of days, it does include one very romantic one: Valentine's Day! So show your house some love this month. Change your furnace filters, restore your tired kitchen cabinets, and add some architectural detail—and passion—to a bland room in need of character.

Depending on where you live, it might be too early to think about planting a garden, it's not too early to start planning for one. This is the perfect month to order seed catalogs and visit online sites to start choosing the flowers and vegetables that will fill your summer beds and gardens. Starting seeds indoors in February will give them just enough time to sprout and mature for transplanting come the thaw.

While you're in an organizing frame of mind, be sure to start collecting bank and investment statements, charitable contribution receipts, and everything else you or your accountant will need to prepare your taxes. This is particularly important if you sold or purchased a home last year, or if you made a retrofit that entitles you to an energy credit.

Believe you can and you're halfway there.

— Theodore Roosevelt



“Testimonial”



MY BUI

Thank you for your team's great work by staying on top of the loan and making sure the loan process is met in time with a difficult schedule. I appreciate all your effort in making this transaction as smooth as possible for me.

Keep up the great work.





Lynn & Rich Vernon – family
Jody Guada – Realtor @ Roots Real Estate
Dave & Karen Premo – referral from industry partner

I love recognizing new friends and existing clients who are kind enough to introduce their friends, family, and neighbors to us.



Angela Weathers; Mortgage Loan Originator, NMLS #1493846 is licensed in
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TX #149384, MS #1493846 & OR #1493846

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