



# Joyful Journal

January 2022 NEWSLETTER

News From Your Mortgage Planner

**Happy New Year!**



*Be always at war with your vices, at peace  
with your neighbors, and let each new year  
find you a better man.*

— Benjamin Franklin



# 2022 it's here!!



Happy New Year! I hope this holiday season found you healthy and happy. I am amazed at how fast the holidays snuck up on me and then how fast they were over, but such is life. It was one of the rare years that we stayed in San Diego for the holidays as usually we go to Oregon. It was nice to deliver homemade goodies to my friends and neighbors. I first started my baking tradition with my grandma in college and enjoy making her special fudge and sugar cookies every year. It is fun to pass along this baking tradition with my girls, although it is harder to get Addy in the kitchen than Sam. The allure of fudge usually does the trick. My parents made the two day drive down to help us celebrate and as usual there was hardly an idle minute. Mom and I each had to do lists for each other, and we spent our time checking items off the lists! We got a lot done and I love spending time with her (and my Dad).



Part of the girls Christmas present was a surprise trip to Disneyland and Universal Studios with the Oregon Weathers family. The girls love spending time with their cousin, Jace (11) and their Uncle Craig & Aunt Erin. We do our best to see each other at least once a year and this was a great time for all of us especially the Weathers' brothers. Fun to watch brothers hang out.



We have a jammed packed year in front of us already but that wouldn't be anything new for us! We are looking forward to starting the remodel on our house. As I pack up the house I wonder where did all this stuff come from? Garage sale is next!

I am very excited for the New Year and the new possibilities in front of us. Walt Disney said, "All our dreams can come true if we have the courage to pursue them". Wishing you a healthy January.

*Angela Weathers*



# How can Swanson Lending Help?



## Real Estate Market Webinar

Maybe you've heard that real estate values are at all time high (and continue to climb), that interest rates are rising, and that homes are snatched up within days of coming to market...often over the asking price. It's natural to wonder, are these conditions sustainable? Are we headed for a market correction? To answer those questions, my branch Manager, Todd Swanson, took a deep dive into the market data. On January 13th, he will share his analysis via Zoom meeting, which we plan to record and post here:

[www.swansonlending.com/January-2022-market-update](http://www.swansonlending.com/January-2022-market-update)

Anyone you know (and like), who has plans to buy or sell this year is going to find this valuable; feel free to share the link.

## Team Spot Light

Who is Swanson Lending? Swanson Lending is a DBA of C2 Financial, the largest mortgage broker in the country. Our branch is led by Todd Swanson. He became a Certified Mortgage Planning Specialist in 2006 and received his CA DRE Broker's license in 2008. He has years of experience helping first time home buyers with conventional and FHA loans. His specialty is Veteran's Administration (VA) loans due to 30+ years in the Marine Corps Reserve.



I met Todd in 2004 on a sales call and he became one of my long-time clients. At the time we were both married with no children, and now we have kiddos in high school! I always enjoyed working with Todd as our values and beliefs in helping others are similar. Todd has been instrumental in my transition from working for the National Lender to working directly with the clients as a certified mortgage planning specialist. I am honored to be part of the Swanson Lending Team.

*You are never too old to set another goal  
or to dream a new dream.*

— C.S Lewis



# Snowflake COOL Facts



- Snowflakes and snow crystals are basically the same, a crystal is one tiny bit of ice, snowflakes are many snow crystals stuck together.
- Snow crystals are formed when water vapor freezes, which all happens up in the clouds.
- Water vapor in the cloud assembles on the ice particle, causes it to stretch into a basic hexagonal prism and then to shoot branches to create a more difficult and complex shape, once this has happened snowflakes then change even more to make them unique.
- The temperature and dampness of the cloud constantly changes which affects the shape of each snowflake.
- Snowflakes can be categorized into six main types, plate (flat), column, stars, dendrite, lacy, needle, and capped column.
- When the temperature is near to freezing point (0 degrees Celsius), snowflakes become much larger and a lot more complex in design.
- There are 35 main snowflakes that you could recognize from just looking closely at.
- Each snowflake is made up of about 200 ice crystals.
- **No two are ever the same.**



**AND,**

According to Guinness World Records, the largest snowflake in the world was 15 inches wide and 8 inches thick.

This was recorded on January 28, 1887 by Matt Coleman at Fort Keogh, Montana. He said that the snowflake was “larger than milk pans”.





# Historical Facts

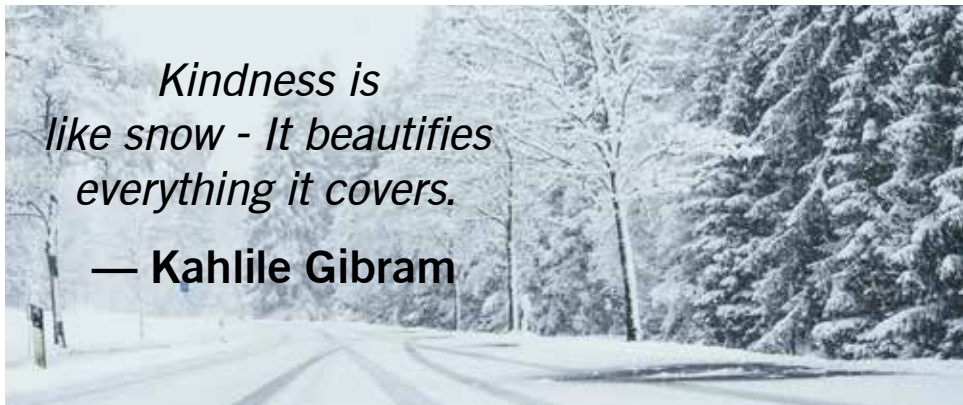


**January 1, 1776** - During the American Revolution, George Washington unveiled the Grand Union Flag, the first national flag in America.

**January 1, 1892** - Ellis Island in New York Harbor opened. Over 20 million new arrivals to America were processed until its closing in 1954.

**January 15, 1929**-Martin Luther King (1929-1968) was born in Atlanta, Georgia. As an African American civil rights leader. He spoke eloquently and stressed nonviolent methods to achieve equality. He received the Nobel Peace Prize in 1964. He was assassinated in Memphis, Tennessee, on April 4, 1968.

**January 24, 1848** - The California gold rush began with the accidental discovery of the precious metal near Coloma during construction of Sutter's sawmill. An announcement by President Polk later in the year caused a national sensation and resulted in a flood of "Forty-niners" seeking wealth.



*Kindness is  
like snow - It beautifies  
everything it covers.*

— **Kahlile Gibram**





# “Testimonial”



**JOSH PARMENTER – OWNER OF JW ELECTRIC**

*I worked with Angela @ Swanson Lending for my VA home purchase. This was my first home purchase so I wasn't sure how the process would go but with Angela's help and communication I understood what was going to happen and she kept me up to date every step of the way. The house is great, and the kids are loving it!*

*I would be happy to recommend Angela and her team for a purchase or a loan refinance.*





Spencer & Desiree Gheer – referred by Industry Partner  
Phillip Phillips & William Nye – referred by Industry Partner  
Robert & Jill Harvey - friends

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  
CA DRE #02110076, CO #100524266, FL #L081711, WA #MLO-1493846,  
TX #149384, MS #1493846 & OR #1493846

This licensee is performing acts for which a real estate license is required. C2 Financial Corporation is licensed by the California Department of Real Estate Broker # 01821025; NMLS # 135622. Loan approval is not guaranteed and is subject to lender review of information. All loan approvals are conditional and all conditions must be met by borrower. Loan is only approved when lender has issued approval in writing and is subject to the lender conditions. Specified rates may not be available for all borrowers. Rate subject to change with market conditions. C2 Financial Corporation is an Equal Opportunity Mortgage Broker/Lender.

This newsletter is intended for entertainment purposes only. Credit is given to the authors of various articles that are reprinted when the original author is known.

Any omission of credit to an author is purely unintentional and should not be construed as plagiarism or literary theft.



# Joyful Journal

