

Serra Mesa | Mission Village | Stonecrest

# *Community 92123*

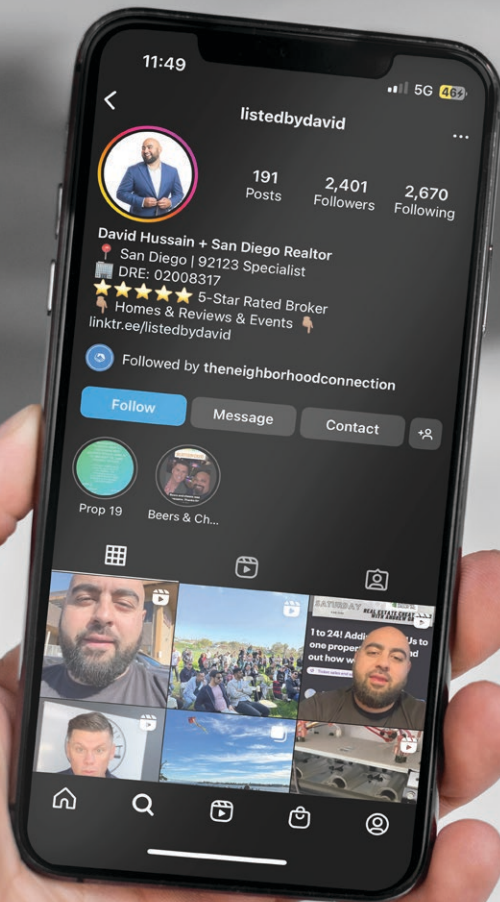
April 2023



**DAVID HUSSAIN**

858.215.3512

COMMUNITY92123.COM



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along on Instagram



## Let's Stay Connected

Instagram: @listedbydavid

Facebook: [www.facebook.com/listedbydavid](http://www.facebook.com/listedbydavid)

Website: [community92123.com](http://community92123.com)

## Dear Neighbors, Friends and Clients,



I hope this magazine finds you all well and enjoying the beautiful spring weather that April brings. As the flowers bloom and the sun shines, I am reminded of the many reasons why I am proud to serve as a member of this community.

April is a wonderful month to get out and enjoy the fresh outdoors. Whether it's taking a stroll through our local parks or hiking one of the nearby trails, there is no shortage of opportunities to connect with nature and get some exercise in the process. I encourage you all to take advantage of these opportunities and appreciate the natural beauty that surrounds us.

I also want to remind you that I am always here to serve this community in any way that I can. As your neighbor and real estate pro, I am committed to ensuring that each and every one of you have access to the resources you need for everything real estate related! Please do not hesitate to call me if you have any questions, concerns, or needs that I can help with.

Warmly,

*David Hussain*

858-215-3512

**Thursday Morning  
Coffee w/ David  
Bear Buns Bakery**

8:30am - 9:30am  
(Every Thursday Morning)

See Page 12 for details



**Food Truck Friday**

April 17th

4:00-7:00pm

Murray Ridge Park

(2559 Escondido Ave, 92123)

(Bring Blankets & Chairs)



**Easter Egg Hunt**

Sunday, April 9th

1:00pm

Cabrillo Heights Park

ALL ARE WELCOME!



**Bring Baskets,  
Blankets & Chairs**

8345 Hurlbut St

Rock Painting and Coloring  
Station, Massive Bubble  
Show, and over 2,000  
Eggs to hunt!

**Find out about  
local Community  
92123 events:**

Join the Community  
92123

Facebook Group

Search "Community  
92123" on Facebook or  
Scan here:



SCAN ME



**As your neighborhood specialist, I want to help you sell your home.**



- Free Market Analysis and Detailed Property Valuation
- Access to Revive Concierge (Revive prepay the costs with no fees/interest, for the upgrades/repairs so your home sells faster & at a higher price)
- Professional Photography with Aerial Photography, Video walkthrough, 3D Matterport Virtual Tour (Paid for by David)
- Full house cleaning and window cleaning (Paid by David)
- Interior Designer/Stager Consultation in preparation for showings (paid for by David)
- Contractor & Handyman referrals for every issue you need completed
- Pre-listing home inspection so your escrow stays on track and you don't lose a buyer over unexpected repairs. (paid by David)



**Booking an appointment with me is easy**

1. Go to [www.listedbydavid.com](http://www.listedbydavid.com)
2. Call 858.215.3512
3. Scan for a meeting

# Sick of your



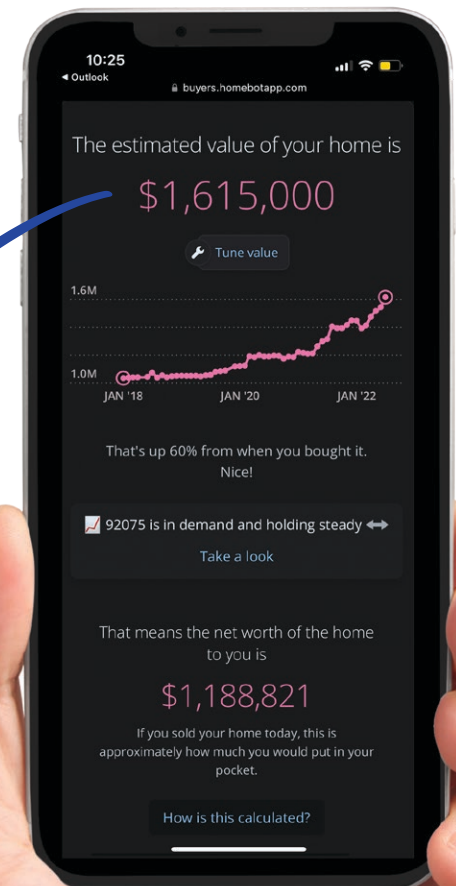
## GET YOUR HOME'S TRUE VALUE FROM YOUR NEIGHBORHOOD'S #1 AGENT



**SCAN THIS QR CODE NOW**  
**For Your Instant Home Value Estimate.**



With your phone's camera scan the code above.



WAYS TO HELP MOTHER EARTH FOR

# EARTH DAY



## CONSERVE WATER WHEN POSSIBLE

The less water you use, the less runoff and wastewater will eventually end up in our oceans.



## RECYCLE!

The easiest way to help our Earth is to recycle and limit single use plastic. Always carry a refillable water bottle with you. This saves a massive amount of plastic and landfill space.



## USE LONG LASTING LIGHT BULBS

Energy-efficient light bulbs will not only last longer in your home but will also help reduce greenhouse emissions over time.



## BIKE SOMEWHERE AT LEAST ONCE A WEEK

As the weather gets warmer it becomes the perfect time for a bike ride. Replace one of your shorter (or longer) drives with a bike ride to help reduce emissions.

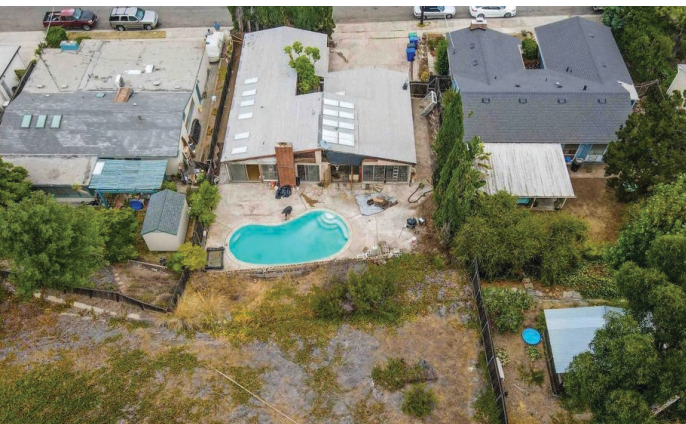


## SHOP SUSTAINABLY

Whether this means eating a little less meat, using reusable shopping bags (an easy one) or shopping from companies that produce sustainably made products, (food, clothing, home goods etc.) there is always a way to help reduce your carbon footprint.

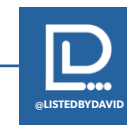
# RECENTLY SOLD

SOLD



## 8457 Harwell Drive, San Diego, CA 92119 \$715,000

This mid century home has lost its wonder! With decades of deferred maintenance and "creative" designing in side the home is in need of a facelift. Our client is just the buyer to bring this home back to life. We look forward to seeing how this mid century modern home will come back to life. It will be hitting the market soon, so reach out if you are interested in seeing it when it is ready! Having an experienced agent that not only sells property but also invests and knows what drives buyers to write an offer is key to success in an ever changing market. Team Purchase with David Hussain



## WHO YOU WORK WITH MATTERS!

# David's Local Office Hours



I am inside Bear Buns Bakery every Thursday from 8:30am - 9:30am. You can find me working on my laptop at a table near the window. I would love to chat with you about Serra Mesa, the local community and how we can improve it, or answer any of your real estate related questions.



**What:** Coffee w/ David  
**When:** Thursday 8:30-9:30am  
**Where:** Bear Buns Bakery  
3251 Greyling Dr



**David Hussain**  
Call or text: 858.215.3512  
David@ListedbyDavid.com  
Community92123.com

**Coffee and Pastry is my treat  
if you bring this magazine with you**



# April Coloring Page

For Adults And Children To Enjoy




## WORD SEARCH

### APRIL

a c t i v i t i e s e s h s r a  
g g i p e d n e g v y h e e c n  
v a c a t i o n f a m i l y r y  
j m l a p p i w f w t t n a o u  
e e i s o r t l n r k s p j z e  
o s m r e l a x a t i o n p m y  
i u a h k i e p p u i e e l g n  
a i t i n e r a r y g m n s g e  
z a e d a b c o e r n h e d g y  
g f i d o k e n m s i x t n s h  
v u u i o r a a e p p i e i o  
l a q n o u r i c l m d e k r d  
t e g g o i g s o h a r i e m n  
r e i j o p i r t e c n u e l a  
n u h e i y e i r r g e o w t s  
i c r j n m d a c h e a n g a t

Activities	Explore	Hiking	Outdoors	Relaxation
Beach	Family	Itinerary	Packing	Sand
Camping	Friends	Journey	Parties	Sleep
Climate	Fun	Laughter	Quiet	Trip
Downtime	Games	Lazy	Reading	Vacation
Enjoy	Gatherings	Memories	Recreation	Weekends



# indoor

TIPS FOR STARTING AN

Whether you are limited on outdoor space or don't live in an environment conducive to gardening, there is still hope for those that want to try their hand at gardening. Indoor gardening allows you to flex your green thumb year-round, so long as you have a decent space for it.

**The first step is to find the right spot.** The right spot will be an area that receives natural sunlight and is able to maintain a good average temperature. A sunroom could be ideal, but a simple window could do the trick just as well! Remember to try and pick an east-facing location to receive as much morning sun as possible! Grow lights are a great way to supplement light for those that live in a darker environment and in the winter months.

**Next will be to choose plants that are able to thrive indoors.** Since most indoor gardens will be space-constrained, picking a smaller plant with shallow roots will help ensure that you do not have overflowing or dying plants due to the size of your planter. Micro-greens are a great choice here, as they can be grown in small planters, jars, pots, or directly in the soil. On top of being very space friendly, they are also highly nutrient-packed and go great with sandwiches, salads, and more!

**Last, but perhaps most importantly, is watering.** Many beginner gardens fail due to overwatering. Remember that every plant is different and requires vastly different amounts of water. Refer to the seed packs you bought, or if obtaining your seeds from nature refer to the internet and find out what your specific crop needs. Be sure to keep a calendar or set of reminders and set up a consistent watering schedule for happy, healthy plants.

Gardening is one of the few hobbies you can do that gives direct results that can be consumed and reused in your everyday life. It is extremely satisfying when you see the fruits of your labor put into a delicious recipe, so get out there and start growing. There are endless tips and tricks to become a better gardener, but with these few easy steps hopefully, you can at least appease your curiosity and get started in the world of indoor gardening.

# garden



## Great Local Hikes

### Seda Nature Trail

📍 Seda Dr, San Diego, CA 92124

### Rueda Canyon Trail

📍 Baroque Ln, San Diego, CA 92124

### Sweetwater Trail

📍 Ruffin Rd, San Diego, CA 92123

### Greenbelt Hiking Trail

📍 Santo Road And Antigua Rd,  
San Diego, CA 92124

### Fortuna Mountain

📍 Clairemont Mesa Blvd,  
San Diego, CA 92124

## IS IT TIME TO UPDATE YOUR KITCHEN?

Here Are Some Commonly Forgotten Renovations to Keep In Mind

The kitchen is one of the most expensive rooms in your home to remodel. With the amount of pressure to make sure everything is perfect, a few minor details may slip through the cracks. Here are a few key elements to keep in mind while renovating your kitchen.



Trash Bin Position



### Trash Bin Position

Before remodeling, determine if you want your trash bin inside of a cabinet or freestanding. Deciding this prior to updating your kitchen will ensure that the vibe of your kitchen is not disturbed.

### Comfortable Seating

The appeal of large kitchen islands and barstools is real. Building these areas often comes at the expense of your dining room area. It's best to have a kitchen table and chairs for family meals. If you don't have the space to do both then keeping your dining area intact is the best practical option.



Comfortable Seating

### Proper Lighting

As it's one of the most used rooms in your home, it's recommended to have ceiling, counter, and focal point lighting. In the kitchen, you're using items daily that can injure you so it's important to be able to clearly see at all times.



Proper Lighting

Accessibility



### Accessibility

It's important to make sure that all counters, cabinets, and drawers are in a reachable distance with no obstructions. To avoid any mishaps, the path between your sink, stove, and refrigerator should be clear enough to easily traverse.

Pet Areas



### Pet Areas

If you have furry friends running around you most likely have an area in your kitchen dedicated to their food and water. While remodeling, you can design a space specifically for their bowls and even add in storage for any items they need.

# BITTERSWEET Chocolate Cheesecake



Rich, creamy, and topped with a crunch, this is the ultimate cheesecake for chocolate lovers!

## CAKE INGREDIENTS

- 1/3 cup melted butter
- 1/2 cup finely chopped toasted hazelnuts
- 1 cup chocolate wafer crumbs
- 3, 8-ounce packages softened cream cheese
- 1 cup of sugar
- 1 cup sour cream
- 12 ounces bittersweet chocolate (melted and cooled)
- 3 large beaten eggs
- 1/2 teaspoon almond extract
- 1 1/2 teaspoons vanilla extract
- 1/8 teaspoon salt

## GLAZE INGREDIENTS

- 4 ounces chopped bittersweet chocolate
- 1/4 cup heavy whipping cream
- 1 teaspoon vanilla extract
- whipped cream
- toasted hazelnuts

## INSTRUCTIONS

1. Preheat oven to 350 degrees Fahrenheit. Prep 9-inch springform pan by mixing melted butter, hazelnuts, and wafer crumbs and press onto the bottom of ungreased pan.
2. Beat cream cheese and sugar on medium-low speed until smooth. Beat in cooled chocolate until well incorporated, then continue to add in sour cream, almond extract, vanilla extract, and salt. Add beaten eggs and continue to beat on low speed just until blended.
3. Pour cake mixture into pan over crust. Place pan on a baking sheet and bake for about 60–65 minutes or until center is almost set. Remove and cool on a wire rack for about 10 minutes in pan. Remove sides from pan and let cool for another hour on rim of pan. Refrigerate for at least 3 hours once cooled.
4. Begin glaze by melting chocolate and heavy whipping cream together in microwave. Mix together until smooth and then stir in vanilla extract. Spread over chilled cheesecake then cover and refrigerate overnight.
5. Remove rim of pan and serve cheesecake topped with whipped cream and toasted hazelnuts.

# Stuffed Peppers



6 bell peppers

1 1/4 pound ground beef

1 1/2 cups marinara sauce

1 minced sweet onion

2 teaspoons minced garlic

3/4 cup cooked rice

1/4 cup fresh parsley

1/2 teaspoon oregano

1/2 teaspoon ground mustard

1 teaspoon paprika

1/2 teaspoon salt and pepper

1/2 cup shredded Jack cheese

1

Preheat oven to 375 degrees Fahrenheit. Prepare medium-sized, oven-safe dish by pouring the marinara sauce into the base.

2

Prep bell peppers by trimming a small amount from the base so they sit flat. Then, cut the top off of each pepper and remove the seeds from inside.

3

In a medium bowl, combine ground beef, onion, garlic, rice, parsley, oregano, ground mustard, paprika, salt and pepper until well mixed.

This classic dish made with ground beef, savory seasonings, and topped with cheese and marinara makes for the perfect weeknight meal.

4

Fill each bell pepper with the meat mixture to the rim. Transfer peppers to the prepared dish with marinara sauce.

5

Sprinkle the top of each pepper with desired amount of cheese. Bake for about 25–30 minutes or until meat is fully cooked and peppers are tender.

6

Remove from oven and serve while warm, with a scoop of sauce over top.

# Honesty Is the Best Policy

## When It Comes to Your Mortgage Application



**M**ortgages are some of the largest and most complicated loans that most people will ever be involved in. While mortgages open up great opportunities to own homes, it is important to realize that there are many laws and regulations that accompany applying for and receiving a mortgage. While you may be tempted to stretch the truth to be approved, it could lead to some bad situations and there may have been a way to legally apply if you had told the truth in the first place. Below are some things to be mindful of before applying.

### 1 Planning on renting the property?

If you plan on renting out the property, normally you have to get a conventional or jumbo loan and are not entitled to many of the discounted or subsidized style mortgage loans such as FHA, VA, and USDA loans, except in rare cases which involve living in a part of the property and renting out the rest. Knowing this, you may be tempted to claim that this will be your primary housing when you have no intention of living there. This could lead to not only massive fines but potentially jail time.

### 2 Be honest about your credit score

Most mortgage lenders require you to provide your credit history yourself

on top of them running your credit report. If they ask about missed or late payments or other negative credit factors, be forthright. A lower-than-ideal score may not be an automatic disqualification, but lying about it and being found out by the credit report almost certainly will.

### 3 Reveal where your down payment is from

Whether your down payment is coming from savings, a gift, a loan, or somewhere else all affect the eligibility and potentially the terms of the mortgage loan. No lender cares or will judge where your money comes from. They work with all sorts of people, from old money families all the way down to young couples who worked their way up to buying their first house. They

just need to know for the purposes of the loan.

### 4 Don't go on a spending spree once approved

One of the biggest things to remember is that your credit and accounts can be, and usually are, monitored until the day you close on your new house. Until you are handed the keys, any major change in spending or decrease in credit score can cause your loan to fall through. Don't panic about not using credit at all if you normally use credit cards for day-to-day purchases, just be sure not to open any new accounts or go into any significant debt once you are approved for your mortgage.

Brought to you by:





# 5-Star Mortgage Solutions AT YOUR FINGERTIPS

Your go-to solution for Home Loans. Next Level Lender is a San Diego family owned Mortgage Brokerage with over 100 5-star reviews on Google. They pride themselves on providing their clients with white-glove, end to end service. Below you can find examples of just some of the lending products available to you from the Next Level Team:

**Conventional Home Loans**

**VA Home Loans**

**Home Equity Lines of Credit**

**Cash-out Refinancing**

**FHA Home Loans**

**Self-Employed Home Financing**

**Reverse Mortgages**

Here's what everyone is saying about the Next Level Team:



"The Next Level Lender team helped me figure out the right options for me to reach my goals. They put together a great plan for me to be able to get the cash I needed out of my home so that I take advantage of other investments. No one else was able to help me and creatively find a solution that would work but here I am now with our loan funded and my next transaction on the way! I am so happy I was able to work with them and looking forward to working with them on all of my future transactions."

Jean Nguyen



"I am truly grateful for Shyam! He was extremely helpful during the whole house buying process! I was extremely stressed dealing with selling our current home while buying a new home for our upcoming assignment change to Cali. Shyam has been working with my husband from the start, ensuring the process went smoothly - which in turn lessened my stress, I'm happy he was able to help me and my husband get a new home!"

Jackyy Estrada



"Working with Next Level Lender was beyond my expectations. They work as a team so no one is left with unanswered questions or waiting around for answers. Their team goes above and beyond. Whenever I had a problem with something, they offered their assistance to help me out, even if it wasn't their job. All my questions were answered within literally minutes, even after hours. There is not one bad thing I can say. All I can say their customer service is amazing!!!! I definitely recommend them for lending, you won't be disappointed."

Celeste Silva



Akshay Patel

Loan Originator/CEO

[www.nextlevellender.com](http://www.nextlevellender.com)

858.207.8436

[ak@nextlevellender.com](mailto:ak@nextlevellender.com)



# Join the Neighborhood Facebook Group!

Stay up to date with local activities, community news, local businesses to support and get to know your neighbors!

Or search

"Community 92123" in Facebook Groups



SCAN ME

Welcome  
Serra Mesa



# Neighbors!

**What do YOU want to see more of in our community?**

**What do YOU want to see more of in this magazine?**

Have a business, organization, or person you'd like featured in this magazine?

Contact David Hussain

Call or Text: 858-215-3512

David@ListedbyDavid.com

You can also meet David at his Local Coffee hours every Thursday morning inside Bear Buns Bakery from 8:30 am - 9:30 am.

# Flower Art

### Materials

- Coffee filters
- Liquid watercolors
- Glass jars
- Eye droppers
- Wax paper

### Instructions

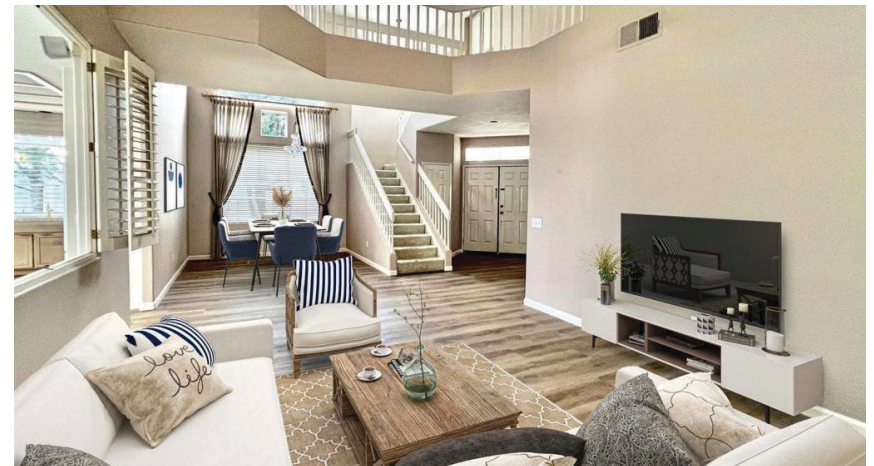
1. Free-hand cut their own flowers, using a template to trace before cutting if needed.
2. Next up, squirt some liquid watercolors into a few containers. Glass jars work best for holding the liquid watercolors, as the jars are less prone to tipping over.
3. Place down a piece of wax paper to serve as a work space. The wax paper helps contain any escaping watercolors and makes it easier to take the coffee filter flowers over to your drying rack.
4. Lightly drop paint onto the flowers until you get your desired color.
5. Feel free to experiment with color mixing and saturation level to get creative on the final product.
6. Let dry, then display on a window or other well-lit area in your home to view the colors in their best light!



# NO CAPITAL GAINS TAX PLUS PROP 19 TAX SAVINGS



**JUST SOLD**



## 4794 VIA COLORADO

4 BED | 3 BATH | \$813,000

The Kiyam Family sold their home in La Mesa in early 2020 and moved in with their son in Vista. Their goal was to downsize and also take advantage of the capital gains tax benefits all taxpayers receive on their primary residence which is a forgiveness of up to \$500,000 in on capital gains against your primary home for married couples.

They had purchased a home 20 years ago in La Mesa for \$300,000, sold in 2020 at \$800,000, paid \$0 in taxes on the gain and transferred their tax basis on their La Mesa Home using Prop 19 into their new home in Oceanside. Being over 55 allowed them to transfer their assessment of \$380,000 over to their new home and had to only add the difference between their sales price of La Mesa plus their purchase price of Oceanside which was \$13,000. Their new tax assessment on their \$813,000 Oceanside home is \$393,000 utilizing Prop 19.

**If you'd like to learn how you can do this too, please call us today! David Hussain, 858-215-3512.**

**We specialize in Prop 19, Prop 60/90, Family Trust Sales, Probate Sales, Retirement planning, Real Estate Investment Strategies and 1031 Exchanges!**



**THE NEIGHBORHOOD  
CONNECTION**

**David Hussain**

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## David Hussain, Publisher & Real Estate Pro

Community 92123 is a labor of love and an effort I have personally put together in an effort to help connect neighbors, businesses, and organizations here in 92123. My goal was and always will be that our community uses this magazine and brand, as a medium where we can all connect and get to know one another.

The magazine and events are completely self funded and produced. If you appreciate our mission, please don't hesitate to reach out to us or refer us to your friends and family for our Real Estate Services.

Warmly,

**David Hussain**

858.215.3512

David@listedbydavid.com

www.community92123.com

**real**

Real Broker

