



Benjamin Burrue

PREMIER
Realtors



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Between FRIENDS

Putting Great People Together With Great Homes!

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Home is where
your heart
is. Let's
find the house
you'll love this
month!



Thinking of moving? If you decide to sell your home, be sure to purchase a home warranty to attract more potential buyers and provide essential budget protection for you — the homeowner — during the listing period. At the close of sale, coverage will seamlessly transition to the buyer, providing them with the same budget protection and priceless peace of mind!

 **OLD REPUBLIC HOME PROTECTION**

No home sale transaction is complete
without the peace of mind provided
by a home warranty.

Learn more!



People Helping People



During this love-filled month, remember that finding a great home begins with a trusted connection. If you or someone you know is looking to buy or sell a home, I'd be honored to have your referral.



Health & Safety

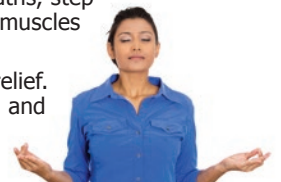
Heart Health: Managing Stress

Some stress is normal, but when it starts to interfere with your quality of life, it's important to take some practical and impactful steps to address your stress. By paying attention to your thoughts, learning quick relaxation techniques, and making time for joy, you can keep stress from taking control of your day.

Mind your inner voice. The way you talk to yourself heavily influences how you feel. Negative self-speak, like "I can't handle this" or "I always mess up," can increase anxiety levels and make challenges feel bigger than they actually are. Pause and notice your inner voice. If it's negative, take the time to re-frame it in a positive light. For instance, say, "I've got this; I'll take it one step at a time" or "I'm doing my best."

Emergency stress-stoppers. Sometimes stress hits suddenly when an argument, a deadline, or an unexpected problem arises. In such instances, implement emergency stress-stoppers to calm your body and mind. Take some slow, deep breaths, step outside for a few minutes to take in some fresh air, and stretch your muscles to relieve tension.

Have fun. Enjoyment is one of the most effective forms of stress relief. Laughter, hobbies, and social connections all boost your mood and reduce tension. Make time each week for activities you love, such as painting, gardening, cooking, or spending time with friends.



Real Estate Today

Interest Rate Updates: What it Means for Buyers and Sellers

Interest rates play a significant role in the real estate market, influencing everything from mortgage payments to the time it takes for a property to sell. Whether you're buying or selling a home, understanding how interest rates work can help you make wise financial decisions.

Market conditions change. Interest rates rise and fall based on overall economic conditions, inflation, and decisions made by the Federal Reserve. When interest rates are low, borrowing becomes more affordable, which increases demand for homes and benefits sellers by facilitating quicker sales and potentially higher prices. When rates increase, buyers face higher payments, which can decrease demand and cause sellers to lower their asking price or offer buyer incentives. Recognizing market changes can help buyers and sellers set realistic expectations.

Personal factors affect individual rates. The individual rate a person receives depends on personal financial factors, such as their FICO score, debt-to-income ratio, employment history, and down payment amount. A higher credit score and stable financial background can help secure a lower rate.

Explore different loan types. Not all loans are the same. Fixed-rate mortgages maintain steady payments throughout the loan's term, providing long-term predictability. Adjustable-rate mortgages may start with lower rates and increase later. Other options, such as FHA, VA, or USDA loans, provide different benefits based on eligibility requirements.



Ingredients

3 Tbsp. butter

¼ c. granulated sugar

1 ¾ sticks butter, softened

6 ½ oz. dark semi-sweet chocolate

4 eggs, lightly beaten

4 additional egg yolks

½ c. plus 1 tsp. flour

1 ¼ c. powdered sugar

Preheat the oven to 425°F.

Using the 3 Tbsp of butter, rub onto eight (8) five-ounce ramekins, then coat with granulated sugar. Tip the ramekins upside down and tap the bottom to remove excess sugar. Set aside.

Chop the chocolate into small pieces and melt over simmering water in a double boiler, being careful not to overheat the chocolate. Whisk 1 ¾ sticks of butter into the chocolate. Remove from the double boiler and beat in the 4 eggs.

Mix in the flour and powdered sugar. Fill the prepared ramekins with the batter, leaving about 1 inch of space at the top.

Bake in a 425°F oven for 12 minutes. The middle should still be liquid.

Let the cake sit for five minutes before serving. Enjoy!



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Household Tips: Removing Stubborn Stains from Common Household Surfaces

Stubborn stains can affect the aesthetic of even the cleanest home, but you don't need harsh chemicals to tackle them. With a few common household ingredients, you can lift most stains quickly and effectively.

Baking soda and vinegar. This classic cleaning duo is a powerful natural stain remover. Baking soda helps lift dirt and grime while vinegar breaks down residue and neutralizes odors.

Hydrogen peroxide. Hydrogen peroxide is excellent for removing tough stains like blood, coffee, or wine. Always test it on an inconspicuous area first to ensure it doesn't cause discoloration.

Cornstarch. For greasy or oily stains on upholstery or carpet, cornstarch can work wonders. Sprinkle it generously over the affected area, let it sit for 15 minutes to absorb the oil, and then vacuum.

