



THE LABRADA GROUP

Specializing in Residential Sales & Property Management in the San Gabriel Valley & Inland Empire



OUR SERVICES

REAL ESTATE

The LaBrada Group can help you buy your next home or sell your current home!

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PROPERTY MANAGEMENT

The LaBrada Group can manage and lease your rental/investment properties!

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A Word From

Rudy LaBrada...

As the Summer ends and Falls enters, I want to thank my wonderful team for a tremendous effort in providing uncompromised and unparalleled customer service. Each of them come to work each day with a true willingness to help our buyers, sellers, landlords and tenants. So, next time you talk with one of them, be sure to thank them for their assistance to you.

In this months newsletter, be sure to catch our rentals available and rentals coming soon. This is a great time to buy or sell or sell your home and transition to a larger home or to smaller home. Be sure to give me a call when thinking about buying or selling....

Lastly, be sure to check out the last page for The Lighter Side of The LaBrada Group! Until next month.... Remember to look for rescue animals and shelter animals. They make the best pets! And, spay and neuter to help control the pet population. If looking to adopt, I adopted my Bandit from www.walkmehomerescue.org! Remember, don't go shopping for a new fur-baby when you can rescue one and save their life!

Rudy LaBrada, Broker/Owner

TLG Properties FOR LEASE/RENT



5150 Canoga, Montclair

Downstairs Unit in Fourplex
with 1 Car Detached Garage
2BR/1BA - \$1,350



5042 S. McClellan East, Ontario

Nearly New House in Private
Community
with 2 Car Attached Garage and
Community Gym and Pool
4BR/3BA - \$2,500



383 Orchid #S, Pomona

Upstairs Unit
with 1 Car Detached Garage and
Community Laundry
2BR/1BA - \$1,300



2013 Las Vegas #10, Pomona

Upstairs Unit
with 1 Detached Garage
and Community Pool
2BR/2BA - \$1,350



19107 Shady Circle, Riverside

Gorgeous Single Story House
with 3 Car Attached Garage
4BR/2BA - \$2,250



3713 Oak Creek #C, Ontario

Condo with Community Pool
with 1 Car Covered Carport
1BR/1BA - \$1,250



5396 Palestrina, Fontana

Gorgeous Private House
with 1 Car Detached Garage
Includes Electricity
3BR/2BA - \$2,700



888 N. Palm Ave. #8, Pomona

Downstairs Unit
with Community Laundry
3BR/1.5BA - \$1550



WWW.THELABRADAGROUP.COM

Meet Our Property Management Team



Pattie Alexander

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The LaBrada Group

Real Estate Services



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Rental Application**



**PEOPLE LOVE
US ON YELP**

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KNOW?**



**We offer both Lease Only & Full
Service management options!**

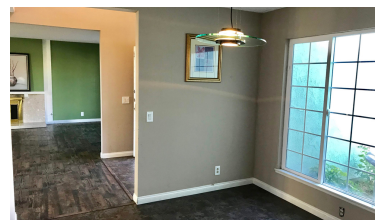
Contact Team Rudy LaBrada today!

(909) 981-3500

TLG Properties FOR SALE



4028 Layman, Pico Rivera
Single Story Home Built in 1950
with 2 Car Detached Garage
1,744 Sq. Ft.
3BR/2BA - \$565,000



537 Golden Prados, Diamond Bar
Single Story Home Built in 1950
with 3 Car Attached Garage
2,188 Sq. Ft.
4BR/3BA - \$715,000

**Click Here
For More Information**

5 MORTIFYING REASONS MORTGAGE APPLICATIONS END UP IN THE 'REJECT' PILE

There are a number of reasons mortgage applications get denied. Before you're the next home buyer who gets burned by sheer ignorance, scan this list, and make sure you aren't making any of these five grave mistakes.



#1 You didn't use credit cards enough

Some people think credit card debt is the kiss of death ... but guess what? It's also a way to establish a credit history that shows you've got a solid track record paying off past debts.

There's a silver lining, though, for those who don't have credit established. Some lenders will use alternative data, such as rent payments, cell phone bills, and school tuition, to assess your credit worthiness.



#2 You opened new credit cards recently

New credit card applications can ding your credit score by up to five points. That hit might seem minuscule, but if you're on the cusp of qualifying for a mortgage, your new credit card could cause your loan application to be denied by a lender. The lesson is simple: Don't open new credit cards right before you apply for a mortgage. Even if your lender says things look good, don't open any new cards or spend large sums of money until after you've moved in. Lenders can substantially increase your loan up until the last minute if they suspect anything.



#3 You missed a medical bill

Unpaid medical bills matter. When you default on medical bills, your doctor's office or hospital is likely to outsource it to a debt collection agency. The debt collector may then decide to notify the credit bureaus that you're overdue on your medical payments, which would place a black mark on your credit report. That's a red flag to mortgage lenders.



If you can pay off your medical debt in full, do it. Many doctors and hospitals will work with you to create a payment plan. Showing a mortgage lender that you're working to repay the debt could strengthen your application.

#4 You changed jobs

Mortgage lenders like to see at least two years of consistent income history when approving a loan. As a result, changing jobs shortly before you apply for a mortgage can hurt your application.



Of course, you don't always have control over your employment. For instance, if you were recently laid off by your employer, finding a new job would certainly be more important than buying a house. But if you're gainfully employed and just considering changing jobs, you'll want to wait until after you close on a house so that your mortgage gets approved.

#5 You lied on your loan application

While it may be tempting to think that lenders don't know everything about you financially, they really do their research. Be honest with your lender. Exaggerating or lying about your income on a mortgage application, or including any other untruths, can be a federal offense. It's called mortgage fraud, and it's not something you want on your record. (Article by CAR)

The Lighter Side of The LaBrada Group

One Pot Cheesy Pizza Pasta

Ingredients:

- 8 oz. uncooked corkscrew pasta
- 2 c. chicken broth
- 1 (14 oz.) can diced basil, garlic, and oregano tomatoes
- 1 tsp. garlic powder
- 1/2 tsp. oregano
- 1/2 c. milk
- 2 c. shredded mozzarella cheese
- 1/2 c. mini pepperoni slices
- Shredded Parmesan cheese for topping

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Instructions:

1. In a large pot, bring pasta, broth, tomatoes, garlic powder, oregano and milk to a boil with lid on pot, stirring frequently for about 10 mins or until noodles are al dente. Most of the liquid should have evaporated. If it hasn't, remove lid and let pasta cook for an additional few minutes, or until liquid is mostly evaporated.
2. Stir in shredded mozzarella cheese and pepperoni. Stir until melted and combined.
3. Top with additional Parmesan cheese if desired and serve immediately.

Birthdays at The LaBrada Group!



We would like to wish Rudy, Pattie and Claudia a very Happy Birthday for the month of September!

We appreciate your business! - The LaBrada Group