COMMUNITY NEWSLETTER

SAN CLEMENTE • DANA POINT • CAPISTRANO BEACH • SAN JUAN CAPISTRANO



Why I started Stand Up To Trash ~

I pick up trash for the enormous satisfaction it brings me. The ocean gives me so much positive energy every time I walk on the beach or enter the water on my board. The bounty of sea life I get to see and play with gives me so much inspiration. I feel that I've earned the gift of seeing them after I've cleaned up plastic and other trash from their home. Also knowing the effects trash and pollution have on our life and aquatic life.

As Program Director, I'm passionately committed and enjoy bringing our community together!

Mission:

Protect and conserve our ocean through environmental education and raising awareness of the effects from plastic pollution by cleaning the waterways for future generations.

Stand Up To Trash is implementing clean ups at a grassroots level and with every clean up it has a positive impact on our local beaches and ocean.

We started yoga at the beginning of the beach cleanup as a way to combine environmental activism and awareness with mindfulness and physical well-being. This allows participants to engage in yoga before cleaning up the beach, promoting a sense of balance, stress relief and a deeper connection to nature. <image><text><section-header><section-header><section-header>

STAND II





949.413.3586 Vicki@VickiPatterson.com www.VickiPatterson.com



BUYING · SELLING · LEASING · INVESTING · 1031 EXCHANGE

I was raised in both Dana Point and San Juan Capistrano, then after college I moved to San Clemente. When it became time for me to decide where to buy, I choose Capistrano Beach because I could have the best of all three cities! Driving one mile in either direction. I raised my 3 children here in Capo Beach and I'm extremely involved in this amazing community, building bridges and expanding resources. Part of my monthly newsletter I'll be highlighting my favorite local spots! It might be a restaurant, a shop or even a cool hiking trail or beach! Be sure to check in monthly to see what the market, my giveaways and what I'm up to! Looking forward to seeing you around town! With a smile ~Vicki





Weekly Rate Update Provided by Al Rodriguez, 12/29/2023

Note: For professional real estate use only, Not for consumer use. These sample payment factors are for internal reference only and are subject to change.

CONFORMING LOANS

AT CMG MORTGAGE INC.

Loan amounts up to \$726,200 3%* down payment

30 Yr Fixed = 6.25% (6.43% APR)* with 25% Down Payment

FHA LOANS Requires only 3.5%*** down up to \$472,030 (varies by county, as high as \$1,089,300)

30 Yr Fixed = 5.875% (6.03% APR)***

JUMBO LOANS

Loan amounts up to \$3,000,000 10.01%** down payment

30 Yr Fixed = 6.375% (6.53% APR)** with 25% Down Payment

VA LOANS

30 Yr Fixed = 5.875% (6.33% APR)****



Stand Up To Trash 2024 Cleanup Dates

Dana Point Harbor at Baby Beach and Ocean Institute

February 10 - Love Our Ocean March 3 - Festival of Whales April 21 - Earth Month May 11- Ocean Mamas June 8- World Oceans Day July 7- Plastic Free July August 11 - 4 Year Anniversary September 21 - Coastal Cleanup October 13- Ghosts and Goblins of The Ocean November 10- America Recycles Day December 8 - New Years Resolution



"Vicki went above and beyond throughout the entire process. She communicated frequently and utilized smart marketing tools to get us a buyer fast with minimal negotiation. Thanks Vicki!"

VICKI PATTERSON

REALTOR DRE# 01945792

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Not intended as a solicitaion. All information is deemed reliable but not guaranteed. Event dates and times subject to change without notice.