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**Marketing & Business Development**, NMLS# 1719968

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Branch NMLS# 33041

Office: 732.292-3133 Ext. 256 • Cell: 267-280-3388

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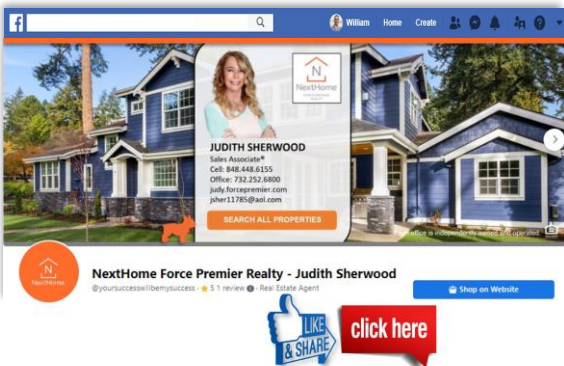
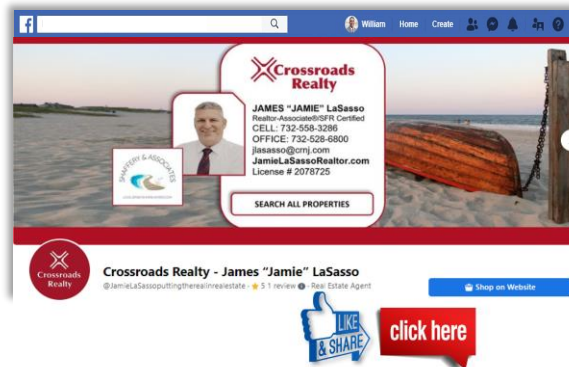
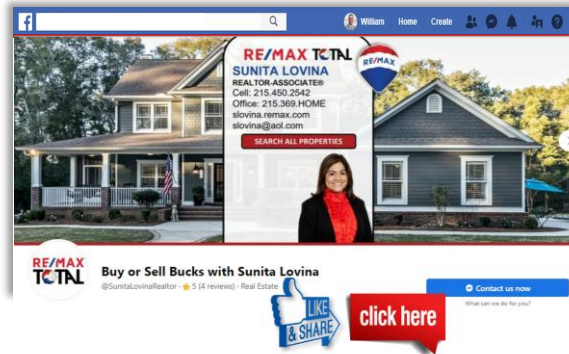
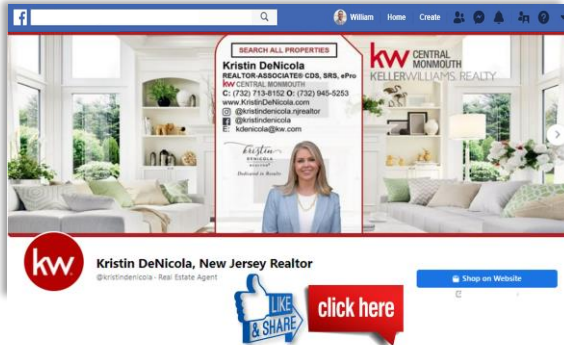
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AVA does everything you want to be doing, should be doing, but never do.







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**Kristin DeNicola, New Jersey Realtor**  
@kristindenicola · Real Estate Agent

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## Ask Kristin DeNicola, New Jersey Realtor

"Can I speak to an agent?"

Ask

"What areas do you serve?"

Ask

"Can I schedule a viewing?"

Ask

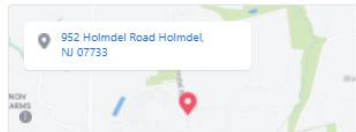
"Are there any new properties available?"

Ask

Type a question

## About

See all



- REALTOR
- Keller Williams Central Monmouth
- Certified Divorce Specialist
- KDeNicola@kw.com
- 732-713-8152

I am committed to delivering unparalleled service and expertise to my clients. Consistently earning my clients' best

Kristin DeNicola, New Jersey Realtor  
5 mins ·

Four Key Reasons Why Today is Nothing Like 2008  
The market is very different than it was during the housing crash 15 years ago. Here are four key reasons why today's housing market is nothing like 2008.  
1. Houses Are Not Unaffordable Like They Were During the Housing Boom  
2. Mortgage Standards Were Much More Relaxed During the Boom... See more

**SUPPLY AND DEMAND FOR HOUSING  
HAS CREATED A NATURAL INCREASE IN VALUES,  
NOT A BUBBLE IN PRICES.**



Housing Bubble



**Kristin DeNicola, New Jersey Realtor**

20 hrs ·

## SEARCH ALL PROPERTIES

Click this link to search all properties -  
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I am a full-time real estate professional committed to serving my clients with the highest level of professionalism and customer service. Selling and Buying real estate is a big investment and it's important to have a qualified realtor assisting and guiding you in the process. My expertise in the industry as well as my local knowledge benefit my clients in each aspect of the transaction. Guiding buyers through the process, I am there every step of the way and I continue to foster this relationship long after the closing takes place. See less

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Write a comment...



The Facebook banner is linked to the REALTORS' IDX (Internet Data Exchange) "Properties Search"  
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Loan Officer, NMLS# 588942  
Advisors Mortgage Group  
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www.atabakadvisorsmortgage.com  
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**Kristin DeNicola, New Jersey Realtor**  
20 hrs · 🌐

GET PRE-APPROVED, APPLY NOW – Alon is ready to help you throughout the home financing process. The process starts with getting Pre-Approved, especially in this seller’s market! Click this link to learn more <http://atabakadvisors.com/approval> Click this link to get started with your Advisors Mortgage Application ... <https://advisorsmortgage.com/loan-officers/atabak/>

Contact info:  
ALON TABAK  
Loan Officer  
NMLS# 588942  
[ATabak.AdvisorsMortgage.com](http://ATabak.AdvisorsMortgage.com)  
ATabak@AdvisorsMortgage.com  
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The Facebook banner is linked to the Loan Officer’s website resources, “GET PRE-APPROVED” [ATabak.AdvisorsMortgage.com](http://ATabak.AdvisorsMortgage.com)





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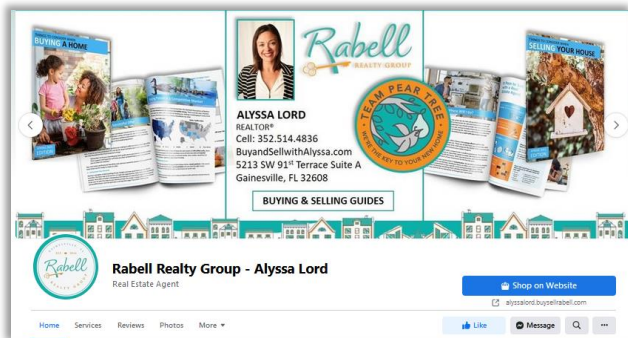
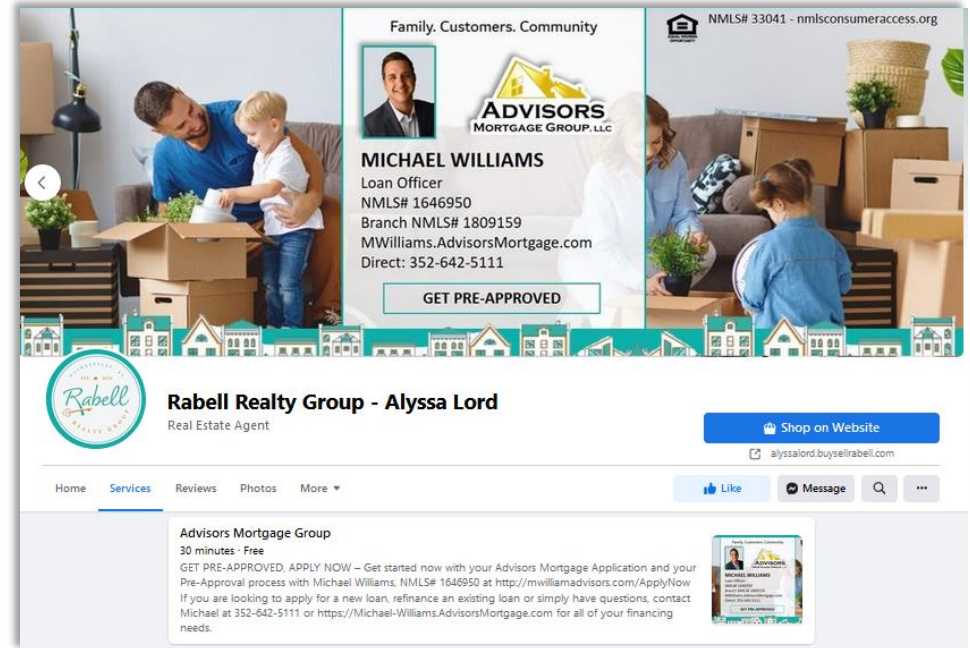


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The Facebook business pages contain 5 linked banners to the REALTORS® marketing and resources.





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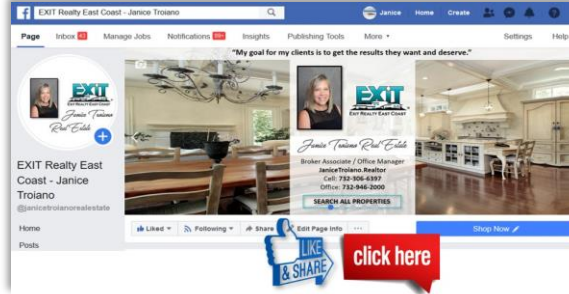






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## ALON'S MARKET UPDATE

**Advisors' 30 Second Market Update for the week of January 3, 2022. Experts Weigh In On Expectations For The 2022 Housing Market!**

As we enter the first few days of the 2022 housing market, experts continue to weigh in on their expectations for the upcoming year, focusing on the three main driving factors: inventory, interest rates, and home prices. Over the past few years, we have experienced tight inventory, record low interest rates, and home prices that continue to set record increases month-over-month. For the most part, analysts expect a lot of these factors to continue throughout the year.

Inventory was scarce in 2021, as it was in previous years, and that trend is expected to continue. The pandemic has brought along supply chain issues, labor shortages, and overall uncertainty, leaving a strong demand for housing due to limited inventory. November represented a record low number of active listings on the market. However, analysts still anticipate inventory to ramp up during the typically strong spring season.

With little doubt, interest rates are expected to rise in 2022. The Federal Reserve has referenced possible three or four rate increases. A bump from record low interest rates to low interest rates is not always a bad thing, since it often weeds out buyers looking to scoop up homes as investment properties, and opens up the door for homebuyers only looking to purchase their primary homes.

Based on the previously mentioned inventory shortage, home prices will continue to surge in 2022, but not at the same pace as 2021. That being said, Zillow is still forecasting that home prices will rise 11% in 2022. As in 2021, bidding wars will continue to be expected on properly priced properties, but may temper down a bit as the year goes on.

<https://cnb.cx/3jvx27d>

**Contact your Advisors Mortgage Loan Officer today to discuss the current market in more detail and to learn what you qualify for.**

--- This is intended for informational purposes only, please reach out to an accountant or tax attorney to better understand your situation.

**ADVISORS MORTGAGE GROUP, LLC**  
**ALON TABAK**  
Loan Officer, NMLS# 588942  
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Advisors 30 Second Market Update for the week of January 3, 2022.

Experts weigh in on expectations for the 2022 Housing Market!

Click this link to play today's update –

<http://30secondmarketupdate.com/010322>

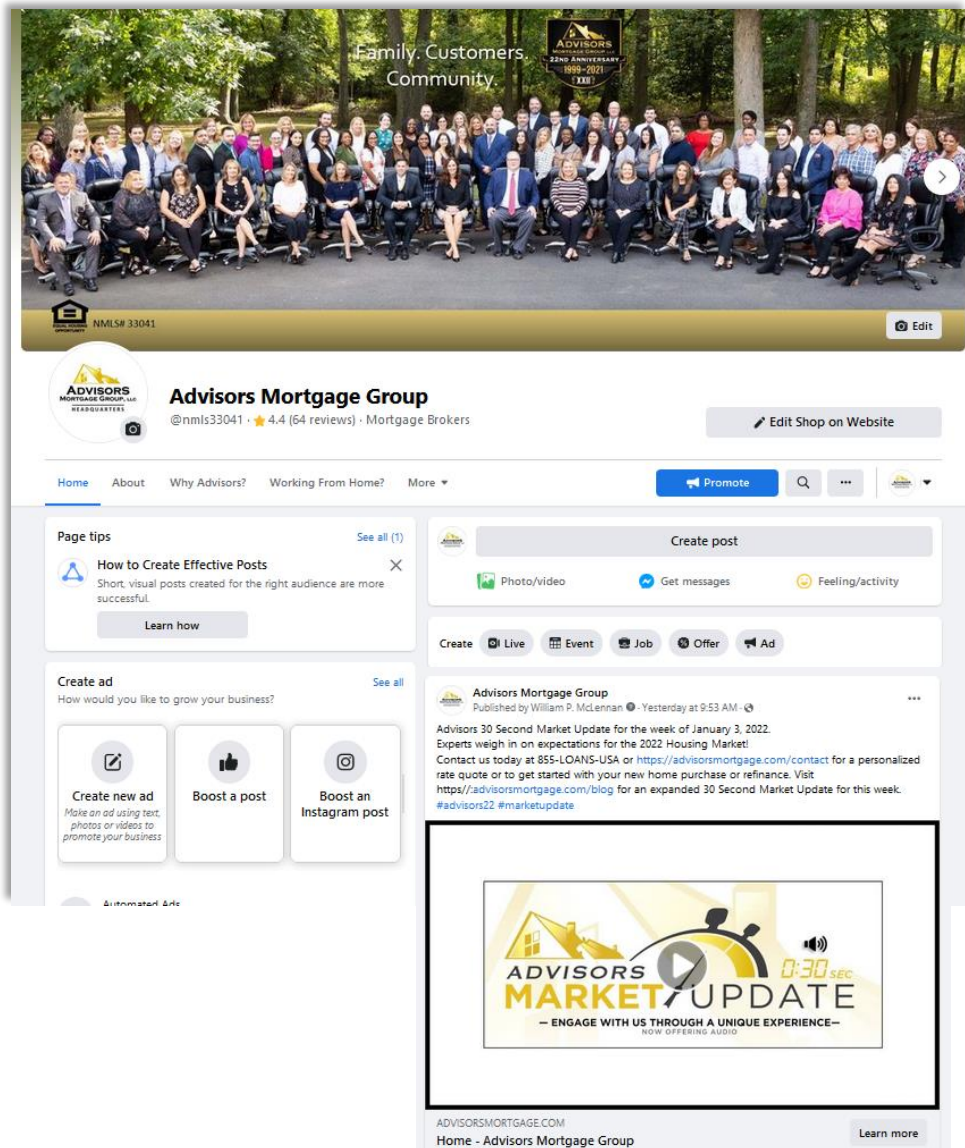
Contact me today at 848.226.1146 or click this link to request a

“personalized” rate quote and or to get started with your new home purchase or refinance.

<https://atabak.advisorsmortgage.com/contact>

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How would you like to grow your business?

Create new ad Make an ad using text, photos or videos to promote your business

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Create post

Photo/video Get messages Feeling/activity

Create Live Event Job Offer Ad

**Advisors Mortgage Group**  
Published by William P. McLennan • Yesterday at 9:53 AM

Advisors 30 Second Market Update for the week of January 3, 2022. Experts weigh in on expectations for the 2022 Housing Market! Contact us today at 855-LOANS-USA or <https://advisorsmortgage.com/contact> for a personalized rate quote or to get started with your new home purchase or refinance. Visit <https://advisorsmortgage.com/blog> for an expanded 30 Second Market Update for this week. #advisors22 #marketupdate



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HOME VIDEOS LANGUAGE FREE BUYING/SELLING GUIDES

### First Time Home Buyer's Guide

f t in p

The process of buying a home can be overwhelming at times, but you don't need to go through it alone.

You may be wondering if now is a good time to buy a home... or if you should continue renting. The eGuide below will answer many of your questions and likely bring up a few things you didn't know you should consider when buying a home.

Fill out the form below to receive your copy of the eGuide, and feel free to get in touch if you have any questions.

Your Name (required)

Email Address (required)

Phone Number (optional)

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**SEND ME THIS GUIDE**

**ADVISORS MORTGAGE GROUP - Jane McClutchy**  
Loan Officer, NMLS# 329974  
74 Highway 35, Red Bank, NJ 07701  
jMcClutchyAdvisors.com  
RealEstateWithAdvisorsJM.com  
NMLS # 269711 Licensed in NJ -  
Licensed by the NJ Department of  
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Cell: 973-902-1854 Office: 732-383-5382

Are you purchasing your first home, refinancing or investing in an income property? I can assist you in all areas of mortgage lending for purchasing, refinancing or investing, with many products available for all types of buyers. A house purchase or refinance is one of the largest financial decisions for most people and it can be a stressful time. I recognize that and it is my goal to make the transaction run smoothly and as stress-free as possible.

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Real Estate with ADVISORS MORTGAGE GROUP - ALON TABAK

BUYERS GUIDE SELLERS GUIDE HOME VIDEOS LANGUAGE

### What You Need To Know About Selling in a Sellers' Market


Even if you haven't been following real estate news, you've likely heard about the current sellers' market. That's because there's a lot of talk about how strong market conditions are for people who want to sell their houses. But if you're thinking about listing your house, you probably want to know: what does being in [...]



### Are There More Homes Coming to the Market?

Wednesday May 11th, 2022

According to a recent survey from the National Association of Realtors (NAR), one of the top challenges buyers face in today's housing market is finding a home that meets their needs. That's largely because the inventory of homes for sale is so low today.



### Will Home Prices Fall This Year? Here's What Experts Say.

Tuesday May 10th, 2022

Many people are wondering: will home prices fall this year? Whether you're a potential homebuyer, seller, or both, the answer to this question matters for you. Let's break down what's happening with home prices, where experts say they're headed, and how this impacts your homeownership goals.

Visit Website

Get in Touch

Advisors Mortgage Group - Alon Tabak

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Cell: 848-226-1146  
Branch NMLS# 173453, 5114 Route 33, Wall, NJ 07727  
NMLS Branch# 73453  
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Advisors Mortgage Group - Alon Tabak

Advisors Mortgage's goal is to put families in homes across the country. We are the mortgage company where family truly comes first. For every home financing question, a trusted Advisors loan officer is waiting to help provide the expertise needed to get your loan closed. Whether it's a loan to help you buy the house of your dreams or to refinance to update your kitchen, Advisors has the skills to make it happen. Contact Alon today!

FREE GUIDE

### Things to Consider When BUYING A HOME



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Advisors Mortgage Group - Alon Tabak  
April 14 at 7:55 AM · 🌐

Remote work doesn't just give you expanded flexibility for your career. If you're no longer tied to a location because of your office, you have a great opportunity to expand your housing search. Let's connect to explore how this can open up your options.  
Get started now, download your FREE Home Buying Guide - <http://atabakadvisors.com/buyguide> or contact me at 848-226-1146 or <https://atabakadvisorsmortgage.com/contact> me to discuss your next move.

Homeownership is Still Affordable Even with today's growth...

19 views · 23 weeks ago

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Facebook is showing information to help you better understand the purpose of a Page. See actions taken by the people who manage and post content.

Page created · January 6, 2020

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Click this link to get started with your Advisors Mortgage Application ...  
<https://atabak.advisorsmortgage.com/startapp>  
If you are looking to apply for a new loan, refinance an existing loan or simply have questions, contact me at 848-226-1146 or <https://atabak.advisorsmortgage.com/> for all of your financing needs.

## Post example of "Asking for the business" with a "Call To Action".

Remote work doesn't just give you expanded flexibility for your career. If you're no longer tied to a location because of your office, you have a great opportunity to expand your housing search. Let's connect to explore how this can open up your options.

Get started now, download your FREE Home Buying Guide - <http://atabakadvisors.com/buyguide> or contact me at 848-226-1146 or <https://atabak.advisorsmortgage.com/contact> me to discuss your next move.

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### Knowledge Is Power When It Comes to Appraisals and Inspections

Buyers in today's market often have questions about the importance of getting a home appraisal and an inspection. That's because high buyer demand and low housing supply are driving intense competition and leading some buyers to consider waiving those contingencies to stand out in the crowded market.




Real Estate with: **CENTURY 21 SYLVIA GEIST AGENCY - LUCIA BONSANTE**

GUÍA PARA LOS COMPRADORES | GUÍA PARA LOS VENDEDORES | PÁGINA PRINCIPAL



Century 21 Sylvia Geist Agency - Lucia



### Avoid the Rental Trap in 2022

Tuesday January 4th, 2022

Are you one of the many renters thinking about where you'll live the next time your lease is up? Before you decide whether to look for a new house or another apartment, it's important to understand the true costs of [renting](#) in 2022.

**Rabell Realty Group - Alyssa Lord**

REALTOR®

Cell: 352.514.4836

5213 SW 91st Terrace Suite A,  
Gainesville, FL 32608

BuysandSellsWithAlyssa.com

### Los vendedores están regresando al mercado de la vivienda

18 18UTC agosto 18UTC 2020 1h For Buyers, For Sellers, Housing Market Updates

En el mercado de la vivienda actual, puede ser un gran desafío para los compradores encontrar casas para comprar, ya que el número de casas en venta está muy por debajo de la demanda actual. Sin embargo, hoy estamos viendo a los vendedores lentamente comenzando a volver al mercado, una chispa brillante para los compradores potenciales. Javier Vivas director de investigación económica de [realtor.com](#) explica:

**"La confianza de los vendedores ha ido mejorando gradualmente después de tocar fondo a mediados de abril, y ahora parece haber alcanzado un hito importante de recuperación... Después de cinco largos meses, los vendedores están de vuelta en el mercado de la vivienda, a la vez que es alentador, la mejora en las casas para la venta es solo el primer paso en el largo camino para resolver los problemas del inventario bajo manteniendo a raya a muchos compradores".**

Incluso con el número de casas que entran en el mercado, el inventario disponible está muy por debajo de donde debe estar para satisfacer el interés de los compradores. La Asociación Nacional de Realtors (NAR por sus siglas en inglés) informó:


**"El inventario total de las viviendas a finales de junio ascendió a 1.57 millones de unidades, un 1.3 % más que en mayo, pero aun así bajó un 18.2 % con respecto al año pasado (1.92 millones). El inventario no vendido se sitúa en un suministro para 4.0 meses al ritmo de venta actual, en vez de los 4.8 meses de mayo y de la cifra de 4.3 meses registrada en junio de 2019".**

Real Estate with: **DON MARTIN REALTY, INC. - DON MARTIN**

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Broker / Owner

Sales: 609-729-8855

Vacation Rentals: 609-522-3366

421 W. Spruce Avenue North Wildwood, NJ 08260, DonMartinRealty.com

About Donald Martin - Originally from Pennsylvania, Don came into the real estate business in 1985. He quickly completed Coldwell Banker's Career development course and NJ insurance licensing requirements in addition to his real estate license. In 1988

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Advisors Mortgage Group - Social Marketing Tips  
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0 actions, 0 criteria
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0 new today
- Badge requests  
0 new today
- Membership questions
- Pending posts  
0 new today
- Scheduled Posts
- Activity log
- Group rules
- Member-reported content  
0 new today
- Moderation alerts  
0 new today
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**SOCIAL MARKETING TIPS**

Group by Advisors Mortgage Group - William P. McLennan

**Advisors Mortgage Group - Social Marketing Tips**  
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Photo/video Tag people Feeling/activity

**Featured**

**William Patrick McLennan**  
November 30, 2021  
Tip of the Day ... Pre-Approval Makes All the Difference When Buying a Home!  
COMBINE YOUR PERSONALIZED...

**William Patrick McLennan**  
March 3, 2021  
Tip of the Day ... schedule ZOOM Social Marketing Workshops with your REALTOR(R) partners. Great job Vincent...

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From your business page, you will learn how to share have some great mortgage tools... See more

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Only members can see who's in the group and what they post.

**Visible**  
Anyone can find this group.

**Social learning**

**Topics in this group**

- #HolidayPost  
Pinned by admin · 1 post
- #virtualmeetings  
Pinned by admin · 1 post
- #30secondmarketupdate  
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Advisors Mortgage Group – Social Marketing Tips

[AdvisorsHomeSellingGuide.com](https://AdvisorsHomeSellingGuide.com) & [AdvisorsHomeBuyingGuide.com](https://AdvisorsHomeBuyingGuide.com)





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**CRAIG LaBRUNO**

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Are You Ready for the **Spring** Market?  
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**NextHome**

**Judith Sheppard**

Senior Associate  
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**5 Reasons to DOWNSIZE Your Home**

1. You Want More Time With Your Family
2. The Value of Your House Has Increased
3. Your Home is Hard to Maintain
4. Increased Cash Flow
5. You're Living in an Empty Nest

**ROBERT OBSUTH**

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**YOU SHOULD BUY BEFORE SPRING!**

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**"Avoid the Rental Trap in 2022"**

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**GREG'S MARKET UPDATE**

**GREG FOSTER**

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**Flyers on the Fly** at [AdvisorsMarketingFlyers.com](http://AdvisorsMarketingFlyers.com)  
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# SOCIAL TOOLBOX

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**No Matter what the GROUNDHOG Says... YOU SHOULD BUY BEFORE SPRING!**

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**Two Reasons To Move This Year**

- 1 Today's Home Prices are Rising
- 2 Mortgage Rates are Projected To Increase

**FOR SALE**

**ADVISORS**  
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**Home Loan Amount (\$K)**

Mortgage Rate	30-Year	15-Year	5/1 ARM	3/1 ARM
3.00%	\$2,362	\$2,255	\$2,147	\$2,040
4.00%	\$2,395	\$2,291	\$2,186	\$2,082
4.50%	\$2,429	\$2,328	\$2,227	\$2,126
5.00%	\$2,464	\$2,366	\$2,268	\$2,171
5.50%	\$2,501	\$2,405	\$2,310	\$2,218
6.00%	\$2,539	\$2,445	\$2,353	\$2,267
6.50%	\$2,578	\$2,486	\$2,396	\$2,317
7.00%	\$2,619	\$2,528	\$2,441	\$2,367
7.50%	\$2,661	\$2,571	\$2,486	\$2,418

**Buyer's Purchasing Power**  
Monthly Mortgage Payment (Principal and Interest)

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**2022 Homebuying Tips**

1. Get Pre-Approved at Advisors Mortgage
2. Save for Your Down Payment \$\$\$
3. Work with a REALTOR to Find Your Home
4. Make an Offer \$\$\$
5. Make it Official, Closing Day!

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## "Avoid the Rental Trap in 2022"

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## Loan Officer ZOOM invite example -

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DATE: 06/09/2021  
TIME: 1:00 pm – 1:30 pm.  
ZOOM: <https://us06web.zoom.us/j/85806159877>  
Presented by:  
**WILLIAM P. McLENNAN**  
Direct: 267-280-3388  
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**THINGS TO CONSIDER WHEN BUYING YOUR HOME**  
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**YOUR GUIDE TO HOME OWNERSHIP**  
Presented by your Point Pleasant Advisors Team

- ☐ The Home Buying Process
- ☐ How & Why to Get Pre-Approved
- ☐ Why Rates Are Driving Affordability
- ☐ Ready to Make an Offer? 4 Tips for Success
- ☐ Much More ...

**ROBERT OBSUTH**  
Loan Officer, NMLS# 404112

**TARA COOPER**  
Loan Officer, NMLS# 890130

**SAM HERNANDEZ**  
Loan Officer, NMLS# 1534045

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- ☐ The Home Buying Process
- ☐ How & Why to Get Pre-Approved
- ☐ Do I Really Need a 20% Down Payment?
- ☐ Ready to Make an Offer?
- ☐ 5 Tips for Success
- ☐ Much More ...

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**ADVISORS MORTGAGE GROUP, LLC**

**SATURDAY DATE: 01/23/2021**  
**TIME: 1:00 pm - 2:30 pm**  
Advisors Mortgage Group  
405 Richmond Avenue  
Point Pleasant, NJ 08742  
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**FALL 2021 EDITION**

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VIRTUAL MARKETING PRESENTATIONS  
ZOOM MEETINGS





# SOCIAL TOOLBOX

AVA does everything you want to be doing, should be doing, but never do.

## ZOOM presentations with Loan Officers and their Realtors partners

[Click Here](#) or the image below to watch a presentation to see how we can truly help realtors to sell and list more homes.

### Key points reviewed at this presentation –

- \* *KCM, Keeping Current Matters* – your number-one resource for amazing, personalized content to share on your social media
- \* *Internet Data Exchange (IDX)* - software that lets buyers search for their area's MLS properties
- \* *Reciprocity* - shared dependence, cooperation, or exchange between persons, groups
- \* *Sharing to Groups* – the best way to share your content with many prospects
- \* *GoDaddy* – this name for your website, <https://ataylor784.kw.com> or [AmyTaylorRealtor.com](https://AmyTaylorRealtor.com) ???

Advisors have the resources and knowledge that will enhance your realtor's current social marketing platforms! Great job [Jason Falasco](#) setting up your realtor for my ZOOM social marketing presentation and how we can truly help them to sell and list more homes! Example - Get started, STEP BY STEP with social marketing to sell and list more homes with [Jason Falasco](#) and [Amy Taylor](#) with Keller Williams Ocean County, LBI



VIRTUAL MARKETING PRESENTATIONS  
ZOOM MEETINGS