

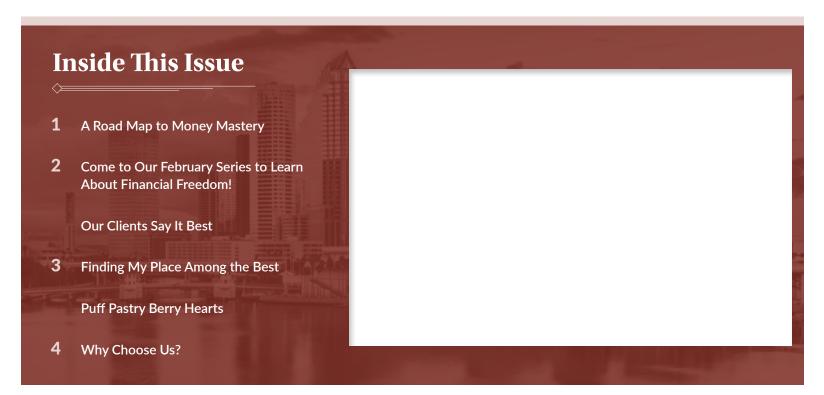
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EXCLUSIVE OFFER:

Real Estate Closings With Attorney Monica Cabrera

Are you planning on buying real estate or selling real estate? We are open for business and are here to help you close on that property. Before you sign a contract, tell your Realtor you want Dellutri Law Group to handle your real estate closing. We will take it from there.

Why Choose Us for Real Estate Closings?

Expertise in the Closing Process: Other title companies don't have an attorney handling the closing. Benefit from the knowledge and thoroughness of Attorney Monica Cabrera.

Personalized Service: Receive personalized attention (The Dellutri Difference) throughout the closing process. The Dellutri Law Group wants your closing to be smooth and seamless.

Bonus Insight: Estate Planning for Financial Security

The next step in securing your financial future is estate planning. Without a clear plan in place, your estate may end up going through the probate process, a time-consuming and costly process for your loved ones. Estate planning is an investment you make that will pay dividends to your loved ones. Our estate planning attorneys can guide

TOWARD ESTATE PLANNING SERVICES

Share the love this month with our Valentine's Day coupon. If you already have an estate plan in place, please share this coupon with someone you love (only one coupon per client). Offer expires March 14, 2024.

you through creating a comprehensive estate plan, including wills, trusts, and health care directives. Take control of your financial future now to ensure your wishes are honored, and your legacy is preserved.

To learn more about our series, discuss your real estate closing needs, or explore estate planning solutions, call 833-DLG-WINS.

Join us this February to take control of your finances, plan for the future, and enjoy the benefits of our exclusive services.

A Statewide Law Firm

office. We use technology to handle their cases virtually all across Florida.



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FEBRUARY 2024

Growing Together With You

FINANCIAL FREEDOM **EMPOWERING MONEY MANAGEMENT TECHNIQUES**

Hey there! I aim to be your favorite resource for legal advice and straight talk about money matters. So today, we're diving into financial stability, a term that gets tossed around, but let's clear the air about what it means.

Contrary to popular belief, financial stability isn't about having a fat bank account or a flashy car in your driveway. It's about control – control over your finances rather than letting your bills, responsibilities, and even your dreams run the show. Think about it: If you're constantly trying to keep up with the Joneses, who's really in control? Definitely not you. It's time to shift the focus back to what really matters to you.

Now, let's talk about setting your own goals and aspirations. Determining what you value and want in life can steer your financial ship in the right direction. Who cares what the neighbor just bought or what's trending on social media? In your life, you call the shots, financially speaking, and you should be heading toward fulfilling your dreams.

Let's dive into the real meat and potatoes: how to gain control over your finances. We're talking smart budgeting, savvy investing, and sensible saving. Ready? Let's go!

Budgeting Like a Pro

Budgeting might sound like a chore, but it's really about understanding your

spending patterns. You don't need to nitpick every penny, but having a clear view of your expenses is key. How much money do you spend on essentials like groceries, housing, and utilities? After you deduct those, what is left over?

When creating your budget, split your expenses into fixed and variable categories to help you see what costs you can control. Remember, knowledge is power especially when it comes to your finances.

Wise Investing

Now, let's talk about growing your wealth. First stop? Your retirement plan. Let's be honest: none of us want to work until we drop. If you haven't already, it's time to set up a retirement plan today. Start simple. You don't need to jump on every investment trend. What is more important is understanding your investments. As you learn more, and your needs change as you age, you can adjust your retirement plan and any other investments.

> Here's a tip: Collaborate with a financial advisor you trust, someone with a solid track record. Interview a few until you find the one you feel comfortable with. If you are

> > unsure where to start. I'm happy to share referrals from my trusted circle of advisors. Your financial advisor will help you

Happy with our service? We'd love to hear from you! We are always honored when our clients and associates refer their friends, family,

know. We're here to help!



Reach us any time at 888-889-8899 or DellutriLawGroup.com.

If you'd like to leave us a review, scan the QR code. We appreciate every word!

attain your financial goals and help you understand your options.

Smart Saving

The golden rule in saving is consistency. Set up automatic deposits into your savings account. It doesn't matter if you start small - what's important is making saving a habit. Over time, these little contributions add up. Before you know it, you will have a tidy sum tucked away for a rainy day, investing, or that dream vacation you want.

There you have it — a road map to mastering your money. Remember, taking control of your finances isn't a sprint; it's more like a marathon with changing terrain and goal lines. The path is different for each of us. But with smart budgeting, wise investing, and consistent saving, you're well on your way to financial freedom. Here's to your success — make those dollars and cents work for you!

-Carmen Dellutri

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Unlock Financial Freedom February Series on Money Management, Estate Planning, and Exclusive Real Estate Closings!

This February, immerse yourself in financial empowerment with our series, "Financial Freedom: Empowering Yourself With Money Management Techniques." Throughout the month, we're committed to guiding you toward achieving financial stability, reducing stress, and making informed decisions about your money. If you don't follow us on social media, now is the time to get on board this train. We aren't trying to sell you something; we just want you to know what small steps you can take today that will make a huge difference in your future.

Week 1: Smart Budgeting Strategies (Feb. 1-7)

Learn the art of smart budgeting — create a personalized budget, track expenses, and identify areas for potential savings. Set clear budgeting goals for a financially empowered future.

Week 2: Investing Basics (Feb. 8-14)

Explore various investment options, understand risk and reward dynamics, and develop strategies for building a resilient portfolio. Take the first step toward growing your wealth. It's much cheaper than you think.

Week 3: Saving Techniques (Feb. 15-21)

Discover diverse saving methods, from traditional accounts to investment-based savings. Learn about emergency funds and get practical tips to automate your savings.

Week 4: Financial Stability and Stress Reduction (Feb. 22–29)

Cap off the month by focusing on overall financial stability. Ensure peace of mind for you and your loved ones without the added stress of estate planning.

At the Dellutri Law Group, we face immense competition from other lawyers who just advertise like crazy, trying to get cases. We believe in building relationships and building a referral base so we can help our clients even when we cannot do the work for them. If you need a referral to another attorney or other professional, call us. We are here to help you.

CCTestimonial

Our Clients Say It Best

"Thank you for making this process quick and as painless as possible. Thank you for answering my incessant emails and making us feel like family. Thank you for helping us turn a much-needed page and start a new chapter!"

-J.S.

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My Mission in Estate Law

AND WHY I JOINED DELLUTRI LAW FIRM

When I was young, I wanted to work at the mall. But my mother wanted me to have work experience that was a little more professional, and I'm glad she did. She had a friend who was a real estate attorney, and the experience of working there set the trajectory of my career.

The firm helped clients who were buying or selling real estate. I could see how everyone, the client, attorneys, and even support staff,

were working together to help the client achieve their goals. In estate law, my area of expertise, we also work together toward a common goal.

I became an official part of the Dellutri team on Jan. 1, and I feel like I've found my professional home. The culture of the firm resonated with me. We are client-driven here, prioritizing the service of our clients above all else.

The sense of camaraderie extends through all of our divisions. For example, if a client has estate issues while dealing with a bankruptcy, our bankruptcy and estate divisions will collaborate and work in unison. This is important because what happens with one case may affect the other. The integrated approach ensures all the pieces fall into place for our client.

The cases I find most fulfilling are those where I can be involved from start to finish. From setting up the estate plan to guiding clients through probate and handling closings, these end-to-end experiences allow me to effectively address my client's needs and see the plans we put in place come to fruition.

My clients appreciate my commitment to understanding their goals. It is the first discussion we have when we meet. Their goals set the foundation for any plans we create. Often, a client will come to me with a plan in mind, but as we discuss their needs, I usually see a more straightforward route to their desired results.

I'm also known for being a problem solver. Real estate agents send me their most challenging cases because they are confident I can find practical solutions. What's most important to me is that I feel like I'm providing my clients with strong value — peace of mind; that's priceless.

-Monica Miguel Cabrera



INGREDIENTS

- 1 package frozen puff pastry, defrosted
- 1 cup heavy cream
- 1 tsp powdered sugar
- 1/2 cup fresh raspberries (or berries of your choice)

DIRECTIONS

- 1. Preheat oven to 400 F. Unfold the puff pastry and use a heart-shaped cookie cutter to cut into heart shapes.
- On a baking sheet, place puff pastry hearts and bake for 10–12 minutes or until golden brown.
- 3. In a standing mixer, whip the cream on medium-high speed for 2–3 minutes. Add the powdered sugar and beat on high for 30 more seconds or until thick and fluffy.
- 4. Remove hearts from the oven and allow to cool completely. Slice each heart in half between pastry layers to create 2 hearts. Top the bottom half with whipped cream and berries, and place the other half on top to form a sandwich.

A Huge Thank-You to Our Referral Partners!

A referral is the greatest gift we can receive from a client or fellow business! Last month we had ...

- 45 referrals from friends, family, or previous clients
- 22 returning clients for new matters
- 24 referrals from other attorneys
- 8 referrals from doctors and other professionals
- We sent out 79 referrals to our trusted referral partners.

What's the Good News?

"Be strong and courageous. Do not fear or be in dread of them, for it is the Lord your God who goes with you. He will not leave you or forsake you."

DEUTERONOMY 31:6

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