

# The Real Estate Resource

Newsletter For Our *Raving Fan* Customers

MARCH 2023



## Jeffrey Selvoski

Cell 724.825.0102  
Office 888.397.7352 x758  
Jeffrey.Selvoski@eXpRealty.com  
eXp Realty  
1653 McFarland Rd  
Pittsburgh PA 15216



**YOUR TRUSTED  
REAL ESTATE AGENT**

### CONNECT ONLINE OR GIVE A REVIEW!

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### YOUR REALTOR FOR LIFE

Whether it has been years, months or just a few days since we talked, I wanted to reach out through this newsletter and catch up. I hope that life is treating you well and you're enjoying the home we worked so hard to find together!

I also wanted to remind you that I have so many great resources and contacts available to you. If you ever need a plumber, electrician, carpenter, etc. please reach out. If you're still new to the area and want a recommendation of a restaurant, school or gym—I would love to do that! I am also here to provide the same great home selling or buying assistance to anyone you know. The best compliment for a job well-done is a referral to friends, family, and coworkers. **Let's talk soon!**

## Spring Purchase Season is here!

HELP A FRIEND OR FAMILY MEMBER BUY A NEW **HOME**. GIVE THEM MY CONTACT INFO.



### GOODBYE COOKIE CUTTER

The dark, dreary winter months can make everything feel a little 'blah'. But your home shouldn't! Here are a few ways to add a little more character, style and pizzazz without a huge expense.

Paint your front door an unexpected pop of color, go dark with black or bright with yellow.

Stack and secure tall bookcases to the wall to create the appearance of floor-to-ceiling built-ins. To take it a step further, add trim along the top of the shelving units.

Update trim with a fresh coat of white paint, or choose a contrasting trim color, such as black, for a modern look.

Pick a small area such as a powder room or entryway wall and add peel-and-stick wallpaper with a fun pattern to add instant style on a budget.

If wallpaper isn't your thing, try adding narrow strips of molding in a square to create a picture-framing look to an otherwise boring wall.

Update your interior doors by painting them a fresh color or switch some basic doors out for sliding barn doors to add more character.

Swap out a boring builder grade light fixture with a stylish new one you love.

If your kitchen could use a little color, paint the island a contrasting color.



AFTER YOU'VE ENJOYED THIS NEWSLETTER, PLEASE FORWARD IT TO A FAMILY MEMBER, FRIEND, NEIGHBOR OR COWORKER.



**EQUITY**  
RESOURCES, INC.  
*more than*  
a mortgage company

## FINANCIAL PLANNING CHECKLIST

- Make sure all bank accounts have direct beneficiaries selected.
- TOD: Transfer On Death Deed/Survivorship Deed if you own a home. This document allows you to transfer ownership of your home to your designee. Doing this will avoid the home having to go through probate.
- Living Will: Put in writing what you want done in the event you cannot speak for yourself when it comes to healthcare decisions as well as other final decisions.
- Durable Power of Attorney: Allows one to designate a person to make legal decisions if you are no longer competent to do so.
- Power of Attorney for Healthcare: This document allows one to designate someone to make healthcare decisions for them.
- Last Will and Testament: Designates to whom personal belongings will go to.
- Funeral Planning Declaration: Specify your wishes.
- Make a list of all banks and account numbers, all investment institutions with account numbers, lists of credit cards, utility accounts, etc. Leave clear instructions of how and when these things are paid.
- Make sure heirs know where life insurance policies are located and any details necessary.
- Make sure someone knows your Apple ID, bank ID account logins and passwords.
- Keep titles for all vehicles, campers, etc. together.

\*These are merely suggestions to get started, consult your individual financial institution, financial advisor, or attorney regarding your specific situation and needs.

## SPRING CLEAN YOUR DISHWASHER

### **Examine the Drain and Spray Arm**

Pull the bottom rack out and examine the drain area, removing any dry food. Inspect the holes in the spray arm. If they look grimy, dip an old toothbrush in vinegar and scrub until clear. Replace the bottom rack.

### **Vinegar Wash Cycle**

Remove dishes and silverware, then place a dishwasher-safe cup filled with plain white vinegar on the top rack. Using the hottest water setting, run the dishwasher through a cycle.

### **Baking Soda Wash Cycle**

After the vinegar cycle finishes, sprinkle a handful of baking soda around the bottom of the dishwasher and run it through a short cycle using the hottest setting.

### **Optional Bleach Cycle**

If you have had mold or mildew problems, add ½-1 cup bleach in the bottom of the dishwasher and run a full cycle. Do not use bleach in your dishwasher if it has a stainless steel interior.

## TIPS TO SNACK SMART

Keep easy access to healthy snacks in the refrigerator/pantry.

Have a schedule for meals and snacks.

Eat all snacks and meals at the table. Don't watch TV, play video games, or be on your phone when you are eating.

Read the nutrition facts when buying packaged snacks and look for ones that are low in added sugar and high in fiber, protein, and calcium.

Bring healthy snacks with you. Keep a stash of fruit, nuts, or whole-grain crackers, so you have a healthy snack when you need it on the go.

### HEALTHIER SNACK OPTIONS

#### **Pineapple & Coconut -**

Sprinkle 2 tablespoons of unsweetened coconut flakes over 1 cup of cubed pineapple.

**Apple or Banana & Almond Butter -** Slice 1 medium apple or a banana and serve with 1 tablespoon of almond butter.

**Chicken Salad Bites -** Put the contents of 1 small can of chicken into a bowl, and add 2 tablespoons of Greek yogurt and 2 teaspoons of Dijon mustard. Stir, and serve with 1 cup of sliced cucumber.

**Almond Butter & Honey Sandwich -** Spread 1 tablespoon of almond butter and 1/2 tablespoon of raw honey over 1 piece of whole wheat bread. Fold in half and eat!

**Roasted Chickpeas -** Measure 1/2 cup of canned chickpeas, rinse and drain well. Toss in 1 teaspoon of olive oil with a pinch of salt, then bake at 400°F for 20 minutes.

**Cheese & Grapes -** Serve 1 stick of string cheese alongside 1 cup of grapes.

**Popcorn & Apple -** Snack on 3 cups of air-popped popcorn and 1 medium apple.

### **Wipe the Seals**

Soak a damp cloth in vinegar, then use it to wipe around the door seal. Don't be afraid to get into the tiny, tighter areas with a toothbrush or Q-tip, also soaked in vinegar.

### **Bonus Dishwasher Tips**

- 1) Run your garbage disposal before starting a load of dishes.
- 2) Let your sink faucet run until it's hot to the touch then turn it off before your start the dishwasher. This way the wash cycle will start with hot water instead of cold.
- 3) Set your water heater to around 120°F (50°C.)
- 4) Don't over-fill your dishwasher.
- 5) Don't over-rinse your dishes before adding them. The soap needs dirt to work properly.
- 6) Stagger utensils so some are up, and some are down. This way they don't get nested together, trapping food.
- 7) Always unload the bottom rack first to avoid having water spill from above.

## CREDIT REPORT CHANGE! *Great News!*



The three major credit bureaus will institute a new policy March 30 to no longer include medical debt under \$500 on credit reports. Those medical debts will never be reported even if unpaid and even if in collection.

## LOWER FHA PREMIUMS AVAILABLE

**F**inancing a home just became more affordable for hundreds of thousands of buyers! Mortgage Insurance will cost less on FHA home loans.

New FHA loans will now carry lower mortgage insurance premiums. The average FHA borrower will save \$800 per year.\* Costs are based on loan amount, so savings will be even higher on pricier homes.

With lower costs, new homebuyers can save on their monthly payment and require less income to qualify for the mortgage they want!

### Here's a little background:

- FHA loans can often accommodate Buyers with lower credit scores, income and cash-to-close than conventional loans.
- FHA loans carry mortgage insurance (MI) as an added monthly cost. With this change, MI premiums will fall by 30 basis points, or 0.3% the value of the loan.
- The reduction applies to all eligible property types, including single family homes, condominiums, and manufactured homes, as well as to all acceptable down payment levels and maximum loan amounts.

If someone you know has been unable to qualify for a mortgage due to income or has hesitated because of higher rates, it's a good time to take another look.

\*Savings based on the average FHA Buyer purchasing a one-unit single family home with a \$265,000 mortgage, according to HUD.

## REAL IN-PROCESS CUSTOMER SAVINGS!

### Clark File

The FHA MI went from \$106.73 to \$69.06, Monthly savings of \$37.67 = **Saving \$452.04 a year!**

### Bennett File

The FHA MI went from \$179.59 to \$112.24, Monthly savings of \$67.35 = **Saving \$808.20 a year!**

## Lower VA Funding Fees are Coming April 7, 2023!

Call for details 412-997-9396.



FL MLDB5937, PA Equity Resources, Inc. By refinancing an existing loan, total finance charges may be higher over life of loan. Certain restrictions apply, call for details. Corporate NMLS 1579.



NMLS #135972

**Michael Skerbetz**  
Mortgage Specialist

Call or Text 412-997-9396  
Email [mkerb@CallEquity.net](mailto:mkerb@CallEquity.net)

### Apply Online Today!

[CallEquity.com/Michael-Skerbetz](http://CallEquity.com/Michael-Skerbetz)  
PA Equity Resources Inc.  
6021 Wallace Rd Ext Ste 203  
Wexford PA 15090

## MEET MY MORTGAGE PARTNER

**Michael Skerbetz** is committed to providing low rates, great programs and a quick, easy purchase process.

### Know someone thinking of buying a home?

We'd love to help! Call to get started and enter <https://callequity.page.link/2gBq> on your phone to download my mortgage calculator app!

## A PROGRAM FOR EVERY SITUATION

- Attractive Jumbo loan options.
- Conventional, FHA, VA & USDA.
- No money down purchase programs.
- Gift money as a down payment acceptable.
- Down Payment Assistance Programs.
- Non-Warrantable Condo loans.
- Construction to Perm loans.
- Doctor Program with expanded debt to income criteria & NO mortgage insurance.
- Bank Statement Product (for Self-Employed).
- Bridge Loan to purchase a new home before selling current home.
- Individual Tax Identification Number Loan.
- Debt Service Coverage Ratio Investor Loan.
- 2-1 and 3-2-1 Temporary Buydown Options.
- 2nd Mortgage Products.
- Home Equity Line of Credit.

**REACH OUT TO DISCUSS YOUR OPTIONS!**

## POLLEN IS COMING

Allergy season is right around the corner, and dust is one of the most common triggers. Here are common places we forget to vacuum or dust. Be sure to focus here when Spring cleaning fever strikes:

**Ceilings** top the list as the most forgotten spot, with 88% of respondents neglecting to vacuum them. Dust and cobwebs can collect on the ceiling, especially in corners. Vacuuming with a long soft brush attachment is the easiest way to clean them. Try a crevice tool to get to hard-to-reach corners. A lightweight cord-free or handheld vacuum is best for high ceilings.

Other commonly forgotten areas include **mattresses, pet beds, lampshades, stairs, and blinds**. They require weekly or biweekly vacuuming to keep your home as allergy-free as possible.

Don't forget **walls, window sills, and baseboards, plus both sides of each ceiling fan blade**. Using a damp pillow case works best for ceiling fan blades, that way the dust is trapped inside the case. Apply car wax to the blades once clean, to prevent dust from sticking.



**WHO DO YOU KNOW LOOKING  
TO BUY A HOME? PLEASE HAVE  
THEM REACH OUT TO US!**

## MARCH 2023 CELEBRATIONS

Irish American Heritage Month  
Music in Our Schools Month  
National Celery Month  
National Craft Month  
National Frozen Food Month  
National Irish American Heritage Month  
National Nutrition Month  
National Peanut Month  
National Women's History Month  
Red Cross Month  
Social Workers Month

**Daylight Saving Time** begins **March 12**. Don't forget to "spring forward" one hour!

The **first day of spring** is **March 20**, at 5:24 p.m. EDT.

What Holiday will you make up on **March 26**, **Make Up Your Own Holiday Day**?

Be sure to support a local store on **March 29**, **National Mom and Pop Business Owners Day**.

**Did you Know?** Daylight Saving Time always begins on the second Sunday in March and ends on the first Sunday in November (in the US and Canada).

"Home, the spot of earth supremely blest, A dearer, sweeter spot than all the rest."

Robert Montgomery



*A true professional - responsive, attentive, thorough and worked hard to get the job done for us. We needed a fast turnaround and you made it happen - not just on time, but early.*

*Wonderful to work with... very transparent about what steps we would have to take and always made sure we understood everything going into the home buying process.*

*You eased the anxiety that comes with buying a house and were thorough when explaining things, went above and beyond to help us get our dream home. I will forever be grateful.*