

The Real Estate Resource

Newsletter For Our *Raving Fan* Customers

APRIL 2023



TOP BENEFITS OF WORKING WITH A REALTOR TO BUY

- ✓ You'll get the most home for your money.
- ✓ They'll save you time looking at homes that aren't a good fit.
- ✓ They'll give you access to homes you wouldn't otherwise have.
- ✓ You'll be properly represented by their ethics and expertise.
- ✓ They have specific market knowledge you could never find online.
- ✓ They understand the complexity of the purchase process, have access to a huge professional network, and can guide you through any problem along the way.

Hello! I'm excited as the Spring purchase season begins. There is so much to look forward to this year. The days of 'cash only' buyers winning the bid is gone and the playing field is leveled out for our first time homebuyers! As your local expert, I can help you buy or sell primary or investment homes. I'm just a phone call away. I would love to help your family, friends, and co-workers navigate our local market, so please give them my name.

Your Local Real Estate Agent,

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Connect Online or Give a Review!

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THINKING OF SELLING YOUR HOME OR KNOW SOMEONE WHO IS?

Having a trusted advisor on your side is essential to get the most money for your home.



For Sale By Owner (FSBO) properties accounted for **10% of home sales** last year.



The typical **FSBO home sold for \$225,000** compared to the median property price of **\$345,000 for agent assisted** home sales.

Source: 2022 National Association of REALTORS® Profile of Home Buyers and Sellers

REACH OUT FOR ASSISTANCE!

expTM
REALTY

EQUITY
RESOURCES, INC.
mortgages



KIWI STRAWBERRY SMOOTHIE

INGREDIENTS

- ¾ cupPineapple & Orange Juice
- ½ cup Vanilla Frozen Yogurt
- 1Banana
- 6..... Strawberries
- 1 Kiwi

DIRECTIONS

Place juice blend, frozen yogurt, banana, strawberries, and kiwi into a blender. Blend until smooth, pour into two glasses and enjoy!



DID YOU KNOW?

The heaviest strawberry weighs 322 g (11.35 oz) and was grown by Chahi Ariel (in Israel), on March 5, 2021.

Source: Guinness World Records

BUILD YOUR OWN RAISED GARDEN BED

This year, grow dinner in your backyard with your own custom built raised garden bed. First, you will need to plan your garden site location. Cut your lumber to size, assemble the planter box, and last add soil and plants.

ADVANTAGES

Raised garden beds can provide a clean and clear garden design and the frame layout can be built with a variety of materials available. Raised beds are beneficial in areas where gardening site's soil is in poor condition.

Click the button below to watch the Lowes.com DIY video on how to build your own raised garden bed.



OUTDOOR GARDENING CAN HELP YOUR BODY FIGHT DISEASE

Our bodies are more like a plant than we may realize. Your body is capable of photosynthesis — the process where plants make their own food using sunlight.

Your skin uses sunlight to make one of the nutrients you need: vitamin D. Researchers Trusted Source estimate that a half hour in the sun can produce between 8,000 and 50,000 international units (IU) of vitamin D in your body, depending on how much your clothes cover and the color of your skin.

So get outside and soak up the sunshine!



NEED CASH? CONSIDER THESE OPTIONS!



Features & Benefits

- ▶ A Second Mortgage is a great option for paying off higher interest debt.
- ▶ Fixed Rate = No Surprises
- ▶ Make a low monthly payment and refinance once rates are lower, combining your 1st and 2nd mortgage.
- ▶ Option to pay the loan off in 7 years with fixed payments if your 1st mortgage is already at a low interest rate.
- ▶ 90% Combined Loan to Value - No Private Mortgage Insurance!
- ▶ Tax deductible (Consult your tax advisor)
- ▶ Free up cash for home improvements or to have more money each month.
- ▶ You can even buy a boat!

Loan amounts from \$10,000 to \$150,000 are available on primary residence single family homes.

Not available for Condos, Multi-Units, or Manufactured homes. Not available in Michigan. Borrowers must qualify for loan. Call for details.

5 Current Home Improvement Trends

1. Create a rentable Airbnb space in your home.
2. Build a beautiful composite deck.
3. Add new dramatic accent lighting or LED lights.
4. Install a free-standing soaker tub.
5. Upgrade your home with smart-home tech such as built-in USB charging ports or a Smart Thermostat.



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

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**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://calleequity.page.link/2gBq> on your phone to download my mortgage calculator app!



After the recent historically low interest rates, many people decide to keep the rate they already have on their home loan and choose a HELOC over a refinance. It's important to consider that HELOCs have adjustable interest rates, whereas most home loans are fixed.

HELOCs are an excellent option considering today's home values. New cars, vacations, furniture—you name it, and a HELOC could help you buy it.

HELOCs may cut the cost of purchasing items you might otherwise finance with higher interest consumer debt.

A HELOC may also be useful when established as a reserve and used only if an emergency or significant opportunity occurs. In this manner, a HELOC can provide for comfort and safety without any ongoing cost. That's a deal that's pretty tough to beat.

ROUTINE SPRING HOME MAINTENANCE

Routine home maintenance can save you from costly repairs. Take care of your home and the surrounding property, and it will continue to keep you and your family safe and comfortable. Check this list below every spring to prolong the life of your home's building materials, landscaping, appliances and more.

CHECKLIST

- Change HVAC air filters.
- Clean and inspect window screens for damage.
- Look for moisture in the basement and crawl space.
- Inspect the air-conditioning system.
- Trim brush around the unit and clean the coils.
- Inspect the washing machine water hoses for cracks and the dryer vent for lint buildup.



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

APRIL 2023 CELEBRATIONS

- Alcohol Awareness Month
- Autism Acceptance Month
- Cushing Disease Awareness Month
- Earth Month
- National Counseling Awareness Month
- National Frog Month
- National Garden Month
- National Heartworm Awareness Month
- Paralyzed Veterans Across America Month
- National Parks Week
Week-long event April 22 - April 30, 2023
- April 1 is April Fools' Day, International Fun at Work Day, National Walk to Work Day
- April 7 is Good Friday
- April 9 is Easter Sunday

DID YOU KNOW?

In some parts of the world, April is planting time, while in other parts, it is harvest season.

"Don't judge each day by the harvest you reap but by the seeds that you plant." Robert Louis Stevenson



RAVING FAN TESTIMONIALS



LOOK NO FURTHER!

Very helpful throughout the entire process. Always available to answer our many questions. You guided us through the whole process and made it easy for us to understand. I highly recommend!



QUICK AND EASY

"You made the process about as stress free as I could hope for. There wasn't a single time where I felt out of the loop or that I was waiting too long for the next step in the process. You went out of your way to make our first home buying process a good and quick experience for me and my wife."