



The Real Estate Resource

Newsletter For Our **Raving Fan** Customers

DECEMBER 2024



START THE NEW YEAR WITH ACHIEVABLE GOALS FOR 2025

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As we step into the New Year, it's the perfect time to reflect on the past and set intentions for a brighter, healthier, and happier future. Resolutions don't have to be overwhelming or unrealistic; instead, they can be small, manageable steps that lead to meaningful change. Here are a few ideas to inspire your journey:

Prioritize Self-Care: Dedicate 10 minutes a day to an activity that rejuvenates you—whether it's reading, meditating, or enjoying a quiet cup of tea.

Move Your Body Daily: Find an activity you enjoy, like walking, dancing, or yoga, and commit to moving for at least 20 minutes a day.

Embrace Gratitude: Start a gratitude journal, jotting down three things you're thankful for each evening.

Nurture Relationships: Make an effort to connect regularly with loved ones—whether through calls, messages, or face-to-face conversations.

Adopt a Balanced Diet: Introduce one healthy swap each week, such as adding an extra serving of vegetables or replacing sugary drinks with water.

Remember, the key is to start small and build on your successes. Celebrate every step forward, and don't hesitate to adjust your goals as you grow. Let's make this New Year a time of positive change and self-discovery. Here's to a year filled with health, happiness, and purpose!

Hello! Welcome to the December edition of our Real Estate Newsletter! As the year winds down and the holiday season is in full swing, I wanted to take a moment to thank you for being such an important part of my journey this year. Whether you've trusted me to help you find your dream home, sell your property, or simply shared your real estate questions, it's been a privilege to work with you. Wishing you and your loved ones a joyful, warm, and memorable holiday season!

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CHOOSE TO MAKE A DIFFERENCE TODAY!

DECEMBER HOME MAINTENANCE AND SAFETY TIPS FOR A COZY WINTER

As the winter season sets in, December is the perfect time to ensure your home is safe, warm, and ready for the holidays. We've compiled a simple checklist to help you stay on top of essential maintenance tasks and keep your home running smoothly this season.

Maintenance Must-Do's

- ✓ **Keep Your Heating System in Top Shape** - Schedule a professional service to make sure your furnace or HVAC system is ready for the colder months.
- ✓ **Seal Out the Chill** - Inspect windows and doors for drafts and seal any gaps to keep your home cozy and energy-efficient.
- ✓ **Tidy Up Gutters and Downspouts** - Clear out debris to prevent ice dams and protect your roof from winter damage.
- ✓ **Check Detectors** - Test smoke and carbon monoxide detectors, and replace batteries to ensure safety all season long.

Holiday Safety Essentials

- ✓ **Light It Right** - Check holiday lights and extension cords for damage, and avoid overloading outlets.
- ✓ **Fire Prevention 101** - Keep live trees hydrated, place them away from heat sources, and never leave candles burning unattended.
- ✓ **Slip-Free Outdoor Spaces** - Shovel snow and use salt or sand on walkways to keep them safe for visitors and family.



These simple steps can go a long way in safeguarding your home and giving you peace of mind during the busy holiday season.

**DAD
JOKE**



Why did Santa go to music school in December?

Because he wanted to improve his wrap skills!

TIME TO CLEAN UP YOUR CHIMNEY

During this cooler season whether you're rocking a cozy wood-burning vibe or enjoying a sleek gas fireplace, giving your chimney some love is non-negotiable. If you haven't called in the chimney sweeper yet this year, it's go-time before you light things up! A dirty chimney is like playing with fire (literally).



Hot tip: Keep things spick and span all season by scooping out fireplace ashes after each use. Got a compost pile? Toss those ashes in! Your garden will thank you with soil so rich it might as well have its own fan club.

CHRISTMAS PARTY PINWHEELS



Source: www.allrecipes.com

<https://bit.ly/3ZmllbJ>

INGREDIENTS

- 1 lb bulk pork sausage
- 2 (8 oz) crescent roll packages
- 1 (8 oz) cream cheese, softened

INSTRUCTIONS

01: Cook and stir sausage in a large skillet over medium-high heat until browned and crumbly, about 10 minutes; drain and discard grease.

02: Spread dough from one package crescent rolls out onto a work surface; pinch perforations together to create a single sheet of dough. Spread 1/2 of the cream cheese over dough, leaving a 1/2-inch margin on each edge. Sprinkle 1/2 of the cooked sausage evenly over cream cheese.

03: Starting at a long edge, roll dough around filling into a log; wrap in plastic wrap or parchment paper. Repeat to make and wrap a second roll. Refrigerate rolls until firm, at least 1 hour.

04: Preheat the oven to 375 degrees F. Remove rolls from the refrigerator and unwrap. Cut rolls into 1/2-inch-thick slices and place onto a baking sheet. Bake in the preheated oven until golden brown, 10 to 15 minutes. Enjoy and share!

YOUR HOME EQUITY IS YOUR SUPERPOWER THIS HOLIDAY SEASON



Your home is a source of generational wealth. A good mortgage specialist will be a lender for life, helping you make the best mortgage decisions to grow or leverage your equity to ensure your financial future is secure. As life changes, so can your mortgage.

If you have equity in your home, you can tap into it when you need funds to cover expenses such as home improvements, debt consolidation, education expenses, or medical bills. If you're interested in selling your home, your home equity can be used for that too! Let's dive into some options available:

Cash-Out Refinance

With a cash-out refinance, you can access your home's equity through a first mortgage instead of a second mortgage. It essentially replaces your current mortgage. A cash-out refinance is a good option when you are looking to consolidate debt.

Home Equity Line of Credit (HELOC)

HELOCs function more like a credit card where the lender extends a line of credit for an amount based on the equity in your home. Then you can access those funds as needed, instead of getting a lump-sum payment. You can use what you need and once you pay off the balance, the loan is over.

Home Equity Loan

A home equity loan is a second mortgage that allows you to borrow against your home's equity and receive funding in a lump sum. Like most loans that allow you to tap into your equity, you will generally be required to keep at least 20% equity in your home. Unlike a cash-out refinance, home equity loans don't replace your mortgage, which is beneficial if you have a low first mortgage interest rate and don't want to change it by refinancing.

Bridge Loans

If you're looking to purchase a new home, your current equity could be used to help here too! A bridge loan is short-term financing that moves your equity to a 2nd lien so you can use it towards your down payment, avoiding the need to be contingent when negotiating for your new home.

There are so many options that can be presented to you, and the best part is it is free to explore these options with your trusted mortgage specialist.

Talking to your mortgage specialist regularly about your changing needs is important as they can offer creative solutions. You may not realize all the ways you can leverage your mortgage to ensure a secure financial future for you and your family!



MEET MY TRUSTED MORTGAGE PARTNER

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Apply Online Today!

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

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On your phone to download my mortgage calculator app!



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.

NEED CASH TO PAY FOR THE HOLIDAYS? CALL TODAY!

MONTHLY CELEBRATIONS

December 18 Bake Cookies Day
 December 19 National Hard Candy Day
 December 20..... Go Caroling Day
 December 21 December Solstice
 December 22..... National Cookie Exchange Day
 December 23.. National Christmas Movie Marathon Day
 December 24..... Christmas Eve
 December 25..... Christmas
 December 26..... National Homeowners Day
 December 27..... Visit the Zoo Day
 December 28..... Card Playing Day
 December 29..... Still Need To Do Day
 December 30..... National Bacon Day
 December 31 New Year's Eve
 January 01..... Happy New Year 2025!
 January 02..... Motivation and Inspiration Day
 January 03..... International Mind-Body Wellness Day
 January 04 Weigh-In Day
 January 05..... National Bird Day
 January 06 National Bean Day



HOLIDAY GAME NIGHTS

Turn an ordinary evening into a festive celebration with games and music! Make your Christmas game night truly unforgettable. This season is about togetherness and joy, so no matter what you do, let the moments with your family shine the brightest.

► **Holiday Trivia:** Test your family's knowledge of Christmas traditions, carols, and movies. Create your own trivia or find ready-made quizzes online.

► **Christmas Charades or Pictionary:** Act out or draw holiday-themed phrases like "building a snowman" or "decking the halls."



► **Festive Bingo:** Design bingo cards with Christmas icons or phrases and use small candy canes as markers.

► **Gift Wrapping Relay:** Split into teams and race to wrap "gifts" (they can be oddly shaped objects for added hilarity).

► **White Elephant Gift Exchange:** Add a playful twist by including funny or quirky gifts that spark laughter.

Wishing you and your loved ones a holiday season filled with love, laughter, and unforgettable memories!

“Christmas is a season not only of rejoicing but of reflection.” – Winston Churchill

RAVING FAN TESTIMONIALS



HIGHLY RECOMMEND

As a first-time homebuyer, I was overwhelmed with the process, but they made buying my first home so easy! They explained everything, answered all my questions, and found the perfect place within my budget. I felt completely supported, and they got me a great deal. I'm thrilled with my new home and highly recommend them!

SELLING MADE EASY

Selling our home was so easy! Their knowledge of the market and pricing strategy brought in multiple offers, and we sold quickly for more than we expected. I couldn't have done it without their guidance and expertise. We are so grateful for their help!

We ♥ Referrals!

After you've enjoyed this newsletter, please pass it on to a family member, friend, neighbor or coworker.