# The Real Estate Residence of the Reside









Owning a home can increase your happiness and sense of fulfillment. Real estate is in high demand, and if you are looking to buy or sell a home I would love to be your go-to real estate expert. Thinking of Selling? With my expertise and experience, plus my professional network, your home will get broader exposure, and you will have a faster and more efficient closing. Looking to Buy? I'm here to listen to your wants and needs and find a home that fits you best. Reach out to get started on your homeownership journey today and I will be happy to assist!

Your Local Real Estate Agent,

# Teffrey Selvoski

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

### **CONNECT ONLINE OR GIVE A REVIEW!**

www.jeffselvoski.com www.fb.com/selvosells

### **GO CAMPING THIS SUMMER**

For many, the global pandemic renewed a love of the great outdoors. The first step when you're planning a camping adventure is to map out your trip, including fun stops along the way (there are tons of apps for that!). Invest in some gear, plan for meals and get ready to have some fun! Not sold on the idea? Check out these benefits of camping:



- Improves Relationships
- Enjoy the Fresh Air
- Physical Fitness
- Get Better Sleep
- Allows You To Unplug
- Build Family Connections
- Reduces Stress
- Educational Opportunities
- Connect With Nature
- Enjoy Great Food
- Develop New Skills
- Improve Mental Health



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# UPGRADE YOUR BACKYARD AND PATIO BY HANGING OUTDOOR STRING LIGHTS



Outdoor string lights are fashionable and practical, illuminating your outdoor living area and creating a warm atmosphere that your family and visitors will love. There is a type and arrangement of string lights that will work for you, no matter the size or configuration of your yard, deck, or patio.



Use your imagination when hanging your outdoor string lights, and make sure to read the installation guidelines provided by the maker of the item you've bought. Generally speaking, with a few simple tools and a little bit of knowledge, you can install the majority of different types of string lights. Click on the button below to learn about the easy methods for hanging outdoor string lights.

**RUNNING** CAN HELP YOU LIVE LONGER, REDUCE STRESS AND MAKE YOU HAPPIER. LACE UP YOUR SHOES AND START TODAY!

Source: blesserhouse.con





This sweet rhubarb cake is perfect as-is. However, if you want to take each slice over the top, pair it with a dollop of homemade whipped cream or a scoop of vanilla ice cream.

### **INGREDIENTS**

### **CAKE**

2 Cups	. All-Purpose Flour
1 1/4 Cups	White Sugar
1 Teaspoon	Baking Soda
½ Teaspoon	Salt
2	Eggs/Beaten
1 Cup	Sour Cream
3 Cups	Diced Rhubarb

### **STREUSEL**

1 Cup	White Sugar
½ Cup	. Butter / Softened
½ Cup	. All-Purpose Flour
½ Teaspoon	Ground Cinnamon

### **DIRECTIONS**

**STEP 1** - Preheat the oven to 350 degrees F (175 degrees C). Grease and flour a 9x13-inch baking dish.

**STEP 2** - Make cake: Stir together flour, sugar, baking soda, and salt in a large bowl. Stir in eggs and sour cream until smooth, then fold in rhubarb. Pour into the prepared dish and spread evenly.

**STEP 3** - Make streusel: Stir together sugar and butter in a medium bowl until smooth. Stir in flour until mixture is crumbly. Sprinkle mixture on top of cake, then dust lightly with cinnamon.

**STEP 4** - Bake in the preheated oven until a toothpick inserted in the center comes out clean, about 45 minutes.

**HOW TO STORE RHUBARB CAKE** - Cover the cooled rhubarb cake tightly with storage wrap, then store in the refrigerator for up to three days. You can also freeze it for up to two months.

Source: allrecipes.com



### SOMETIMES LIFE HAPPENS

A refinance may make sense. Here are two examples of clients we recently helped SAVE money with a refinance:

Paid off their low rate mortgage, 7 credit cards and 4 installment loans - they are NOW **saving \$840** each month. Giving them room to breathe!

Paid off their low rate mortgage and 2nd mortgage, plus \$22,000 credit card and a retail credit card for \$2,900 - they are NOW **saving \$500** each month. And money isn't so tight!

### **WE OFFER CASH-OUT REFINANCES**

- ☑ Pay off credit cards
- ☑ Pay off high interest installment loans
- ☑ Pay off a 2nd mortgage
- ☑ Get Cash out for college tuition, a wedding, or to add on a new porch!

I'm here to provide options when Life Happens. Reach out if you would like a FREE Savings Analysis or advice on a current financial situation.

### **WAYS TO SAVE MONEY AT A RESTAURANT**

We all need to eat to survive, but many people, especially in restaurants, live to eat. Even though there isn't much that compares to a delicious home cooked dinner, for some reason, food always appears to taste better when someone else prepares it. Here are some tips and techniques for cutting costs at restaurants:



- ☑ Save half of your meal.
- ☑ Use coupons.
- $\ \ \, \square$  Do a lunch date instead.
- ☑ Get the birthday discount!
- ☑ Skip the coffee, tea and soda.
- ☑ Skip the appetizer.
- ☑ Share a meal.
- ☑ Avoid the sports bar.
- ☑ Get it to go.
- ☑ Just get desserts.
- ☑ Cut down on convenience buys.
- ☑ Avoid major holidays.
- ☑ Hit up happy hour.
- ☑ Don't skimp on tipping.

Source: ramseysolutions.com



### Michael Skerbetz

Mortgage Specialist

Call or Text: 412-997-9396 Email: mskerb@CallEquity.net NMLS #135972

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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 NMI S 1579.

### TIPS TO STAY COOL THIS SUMMER

As the summer heats up and the temperatures rise, make sure you and your family stay cool. Below are a few easy tips on how you can cool your home.

### SET YOUR THERMOSTAT TO THE RIGHT SETTING

Adjust your thermostat above 78 degrees. You'll save 5 to 8 percent on cooling costs with each degree above that mark.

### **USE A CEILING FAN**

A fan will make a room feel 4–6 degrees cooler and only cost 2–5 cents per hour to run. Also, in the summer the fan should rotate counterclockwise allowing the blades to push the cooler air down making it feel cool.

### **COOK SMART**

Save your cooking, especially baking, for cooler times of the day or use your grill outside. Running the dishwasher and clothes dryer at night is also a good idea.

Source: thisoldhouse.com



### **JUNE / JULY 2023 CELEBRATIONS**

## **DID YOU KNOW?**

Between Memorial Day and Labor Day, Americans eat over **7 billion hot dogs**.



"There are only two ways to live your life. One is as though nothing is a miracle." — Albert Einstein





### **EASY TO REACH**

"Wonderful to work with! Very easy to reach and responsive. Very patient helping me get through the process. Would highly recommend them for your real estate needs."

### **KNOWLEDGEABLE & PATIENT**

"They provided great service, were knowledgeable, and patient while working through the process and always were available to answer any questions I had."

### **PROFESSIONAL**

"Professional and completely willing to answer any questions that we had. Any time I emailed or contacted them, I had an answer in minutes or hours. They made what can be a very stressful process very simple and stress free."