The Real Esta







Summer is the busiest season for home sales, as well as for vacations, barbecues, and beach days. Many buyers are desperate to find a house and get settled in before school starts. Especially in this tight market, working with a well-connected agent who can provide guidance and insider knowledge about notyet-listed homes can be HUGE for a buyer. **Who do you know?** Please let me know if I can help you, your family, friends, coworkers or neighbors with a home purchase. I would love to set up a time to review their situation and discuss options.

Your Local Real Estate Agent,

Jettrey 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

MOVING SECRETS REAL ESTATE PROS WANT YOU TO KNOW

JULA 5053

tter For Our Raving Fan Customer

Moving can be a fun and stressful process. There is a lot to do and remember from planning and packing to moving day. Here are a few tips that can make relocating a little bit less difficult for everyone.



DECLUTTER

Don't bring any clutter with you. Prepare boxes, baskets, or bags for goods that can be given or thrown out while you are packing.

LABEL YOUR BOXES WELL

Boxes should be properly labeled with a brief description and the room they belong in.

SCHEDULE YOUR MOVING DAY STRATEGICALLY

Weekends and the start or end of the month are the most expensive periods to move. Preparing around these periods might save you up to 25% on relocation costs!

SET UP UTILITIES AHEAD OF TIME

Turning on the utilities in advance will make sure that your new home has electricity, water, and internet access.

CHANGE YOUR MAILING ADDRESS AHEAD OF TIME

Prevent important mail from getting sent to your old address after your move by notifying the <u>U.S. Postal</u> <u>Service</u> of your address change before you move.

Source: thespruce.com





CHOOSE TO MAKE A DIFFERENCE TODAY!

SUMMER BUCKET LIST FUN

Warm temperatures and clear skies encourage us to pause, reflect, and add a little excitement and adventure to our daily routines. There will always be a part of us that misses those carefree days when school let out and all we had to worry about was riding our bike, going to the pool and hanging out with friends. Summer memories like backyard barbecues and the fun at county fairs last a lifetime.

Here is a fun summer bucket list for people of all ages, including toddlers, teens, young children, the elderly, and everyone in between. Strive to surprise and challenge yourself. Above all, enjoy yourself and the adventure!

Why make a summer wish list in the first place?

Because if we're not paying attention, life can simply pass us by. It's enjoyable to see the changing of the seasons and to push ourselves to do new things.

This summer bucket list includes over 100 different activities and recommendations. A summer bucket list should be enjoyable and motivating, not just another list of things to do. So get out there and have fun!



SUMMER HOME-IMPROVEMENT PROJECTS

The ideal summer home projects should include having fun, being outside, spending time with family, and staying cool. Summer is the ideal time to complete chores that will enhance your enjoyment of the nice weather as well as those that will prepare your home for the chilly months of fall and winter. Choose from the following summer list of home improvement suggestions: There won't be a

shortage of tasks on your to-do list that are simple to complete and raise

the value of your property at the same time.

FRESH SUMMER SALSA



INGREDIENTS

4Medium Tomatoes
1Medium Mango
1Medium Ripe Avocado
3/4 Cup Fresh Or Frozen Corn
1/2 Cup Minced Fresh Cilantro
1/2 CupCanned Black Beans
1/4 CupChopped Red Onion
1Jalapeno Pepper
3 Tablespoons Lime Juice
1 TablespoonOlive Oil
2 Garlic Cloves
1/4 Teaspoon
1 BagBaked Tortilla Chips

DIRECTIONS

In a large bowl, combine the first 12 ingredients. Chill until serving. Serve with tortilla chips.

Prep / Total Time: 25 minutes Yield: 4 cups

This fresh-tasting salsa combination is great with chips, grilled salmon, chicken, or pork chops. But it's so good, sometimes you can just eat it with a spoon!

Source: tasteofhome.com

YOU CAN TRUST MY TEAM FOR ALL OF YOUR MORTGAGE NEEDS!



Did you know scammers now have the technology to spoof any phone number they want? That means they can call you and make it look like they are calling from a legitimate number like your local bank, realtor, lender, or family member. Criminals are getting better and more creative in the ways they target consumers and are now capable of spoofing anything from websites to phone calls.

Here are some suggestions from the Federal Trade Commission to avoid falling victim:

▶ Don't answer calls from unknown numbers. If the call is legit, they will leave a voicemail that you can handle at a later time.

▶ If you answer the phone and the caller or a recording asks you to hit a button to stop getting the calls, you should hang up.

► Do not respond to any questions, especially those that can be answered with yes or no. A scammer could record your voice saying the word yes and use it to sign you up for subscriptions.

► Never give out personal information such as account numbers, Social Security numbers, mother's maiden names, passwords or other identifying information in response to unexpected calls or if you are at all suspicious.

▶ If you get an inquiry from someone who says they represent a company or a government agency, hang up and call the phone number on your account statement, in the phone book, or on the company's or government agency's website to verify the authenticity of the request. You will usually get a written statement in the mail before you get a phone call from a legitimate source, particularly if the caller is asking for payment.

► Use caution if you are being pressured for information immediately. Hang up if you feel pressured.

► Talk to your phone company about call-blocking tools and check into apps you can download to your mobile device. The FCC allows phone companies to block robocalls by default based on reasonable analytics. More information about robocall blocking is available at fcc.gov/robocalls.



MEET MY TRUSTED MORTGAGE PARTNER

Michael Skerbetz

Mortgage Specialist

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

Apply Online Today!

www.CallEquity.com/Michael-Skerbetz PA Equity Resources Inc. 6021 Wallace Rd Ext Ste 203 Wexford PA 15090

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!



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.

BEAT THE HEAT: SUMMER HYDRATION

It's important to rehydrate after any activity that causes heavy sweating, such as an intense workout, sauna session, or hot yoga class.

Signs & Symptoms of Dehydration: increased thirst, dry mouth, infrequent urination and color, dry skin, tiredness, dizziness, and headaches.

BELOW ARE WAYS TO REHYDRATE QUICKLY:

Water: Drinking water is most often the best and cheapest way to stay hydrated and rehydrate. Water contains no added sugars or calories, making it ideal to drink throughout the day to rehydrate.

Coffee & Tea: Drinking coffee and tea in moderate amounts can be as hydrating as drinking water and serve as an energizing alternative.

Skim & Low Fat Milk: Research has shown that skim and low fat milk rehydrate you as well as popular sports drinks after intense exercise, all while providing protein and other important nutrients.

Fruits & Vegetables: Comprised of 80–99% water, fruits and vegetables make for a perfect hydrating snack.



July 28	National Waterpark Day
July 29	National Lasagna Day
July 30	Share A Hug Day
July 31	National Mutt Day
August 01	Homemade Pie Day
August 02	National Ice Cream Sandwich Day
August 03	National Watermelon Day
August 04	National Water Balloon Day
August 05	National Disc Golf Day
August 06	American Family Day
August 07	National Lighthouse Day
August 08	National Pickleball Day
August 09	National Book Lovers Day
August 10	National S'mores Day
August 11	National Son And Daughter Day

DID YOU KNOW?

Lemons float, but limes sink. Limes are denser than lemons, they drop to the bottom of a glass, while lemons float at the top. Test it out yourself and find out!

"LIFE IS NOT A PROBLEM TO BE SOLVED, BUT A REALITY TO BE EXPERIENCED." - SOREN HERKEGAARD



VERY HELPFUL

"Went above and beyond to help me buy my first home. I highly recommend. Always available to answer all of my questions. Thank you for helping me achieve my goals in becoming a home owner!"

EXCELLENT EXPERIENCE!

"A pleasure to work with during my entire home buying process. Great communication and helpful at every turn. Highly recommend!"

ABOVE AND BEYOND

"Guided me through the most difficult and rewarding process of buying a home! The team effort made my dream a reality! I was informed every step of the way in a timely manner and expedited follow up with other parties. Went above and beyond to help me purchase my forever home!"