



# The Real Estate Resource

Newsletter For Our *Raving Fan* Customers

SEPTEMBER 2023



**Hello!** It's back to school time which means Pumpkin Spice, cozy sweater, and bonfire season is right around the corner! As you're enjoying cooler weather and hanging out at football games, please pass my info on to anyone you talk to that's looking to buy or sell a home. Even if they aren't ready right now, we can set up a consultation to make sure they take the steps needed now to be ready later. There are still more buyers than homes for sale so it's a great time for sellers!

Your Local Real Estate Agent,

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## CONNECT ONLINE OR GIVE A REVIEW!

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[www.fb.com/selvosells](https://www.fb.com/selvosells)

## READY FOR A HOME IMPROVEMENT?



### TOP TIPS WHEN HIRING A CONTRACTOR

- ✓ Make sure the contractor is licensed and insured. Get proof from them.
- ✓ Get it in writing! Read the contract carefully.
- ✓ Never pay the full amount up front!



**ONE IN 10 OWNERS HAS BEEN SCAMMED BY A CONTRACTOR, A NEW STUDY SHOWS. AVERAGE LOSSES ARE \$2,426!**

Source: nar.realtor

### HERE ARE THE TOP 5 RED FLAGS

- ✗ The contractor failed to complete the job or quality was poor (63%).
- ✗ The contractor frequently arrived late or missed appointments (40%).
- ✗ Extra charges or fees not previously discussed (26%).
- ✗ Evasive about progress updates and refuse to answer questions (25%).
- ✗ No written contract or a vague contract without job specifics or costs (13%).

**Reach out for a list of reputable service providers for your home improvement needs.**



**CHOOSE TO MAKE A DIFFERENCE TODAY!**

## BUFFALO CHICKEN DIP



### INGREDIENTS

- 1 (8oz)** ..... Cream Cheese Package
- 1 Cup** ..... Cooked Chicken Breast
- 1/2 Cup** ..... Buffalo Wing Sauce
- 1/2 Cup** ..... Ranch (or) Blue Cheese Salad Dressing
- 2 Cups** ... Shredded Colby-Monterey Jack Cheese

### DIPPING OPTIONS:

- French Bread Baguette Slices
- Celery Ribs
- Tortilla Chips

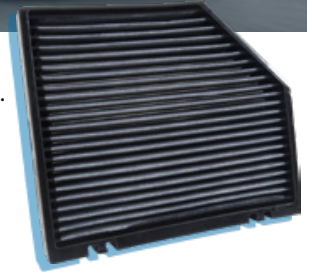
### DIRECTIONS

**STEP 01** - Preheat oven to 350°. Spread cream cheese into an ungreased shallow 1-qt. baking dish. Layer with chicken, wing sauce and salad dressing. Sprinkle with cheese.

**STEP 02** - Bake, uncovered, until cheese is melted, 20-25 minutes. Serve and enjoy!

*"This is the best buffalo chicken dip recipe! Whenever I bring buffalo dip to a tailgate or potluck, everyone asks for the recipe." - Peggy*

## WHEN WAS THE LAST TIME YOU CHANGED YOUR CABIN AIR FILTER?



When it comes to the wellbeing of your vehicle and those inside it, the cabin air filter is a crucial element. Below are a few tips on replacement intervals and warning indicators.

A typical sign the cabin air filter in your car needs replaced is when you notice a musty or moldy smell when the heat or air conditioning is turned on. This is a sign that your car's cabin air filter has become dirty and is not properly filtering.

**Recommended Frequency** – According to vehicle manufacturers and technicians, you should be replacing your vehicle's cabin air filter about once or twice per year, depending on the mileage you drive your car. The recommended mileage to change the filter is roughly every 15,000 – 30,000 miles. Be sure to check your owner's manual first to see if there's a different suggested mileage number specifically stated there.

Source: vehiclesscene.com



*Thinking about moving?  
Call me first! I'd love to assist!*



DAD JOKE

"TO WHOEVER STOLE MY COPY OF MICROSOFT OFFICE, I WILL FIND YOU. YOU HAVE MY WORD!"

## TIPS FOR BETTER SLEEP

A good night's sleep can be affected by a wide range of things, including sickness, family obligations, and stress at work. Try these simple tips and create new daily habits that encourage a better night's sleep.

- Stick To A Sleep Schedule:** Go to bed and get up at the same time every day.
- Pay Attention To What You Eat And Drink:** Don't go to bed hungry or stuffed.
- Create A Restful Environment:** Keep your room cool, dark and quiet.
- Limit Daytime Naps:** Long daytime naps can interfere with nighttime sleep.
- Include Physical Activity In Your Daily Routine:** Regular physical activity can promote better sleep.
- Manage Worries:** Try to resolve your worries or concerns before bedtime.



Source: mayoclinic.org

# ARE YOU AWARE OF THE POTENTIAL COST OF WAITING TO BUY A HOME?

## THE POTENTIAL COST OF WAITING TO BUY

### 3 Key Elements to Consider

1) Let's say Home Appreciation for the area is 3% over the next year. If a home is listed for \$300,000 this year, it would be listed for \$309,000 next year. If you buy now, that would be your home equity!

2) Rates may be lower next year. But, if they're 1.375% lower for example, you would only save \$4,125 in a year on the \$300,000 scenario.

3) If you pay your landlord's mortgage at \$2,000/month you will lose \$24,000 in rent payments over the year! Plus, if you wait to buy you lose the tax deduction (if you itemize) and you lose time making memories in your OWN home!



- ▶ Markets that experienced the largest price growth over the pandemic are the most likely to experience price declines over the next year, according to Zillow.
- ▶ The home shortage will only get worse, and the increase in buyers may push prices up. The US housing market is short 6.5 million homes, according to Realtor.com. However, this figure overstates the housing shortage, since new multifamily homes offer options both to buyers and renters. If multi-family construction is included, this gap is cut to 2.3 million homes.

This information is intended for educational purposes only. This is not a commitment to lend. Call for details.

Click the button to watch a video explaining the cost of waiting.

*Reach out with any questions you have.*

## DO YOU HAVE CREDIT CARD DEBT?

According to a TransUnion report, the average consumer carries \$5,947 in credit card debt which is the highest in 10 years. The Federal Reserve Bank of New York reported total credit card debt reached a record \$1 Trillion in the latest quarter. Have you been turning to credit cards and increasing your high interest debt?



Source: cnbc.com

Use the Equity in your home to refinance your credit card debt. It's a "reallocation of debt" to a lower interest rate vehicle. Be intentional on your pathway to financial freedom, reach out to discuss your options. We are a lender that takes the time to know your full story and provide the best options for your unique situation.



### MEET MY TRUSTED MORTGAGE PARTNER

**Michael Skerbetz**  
Mortgage Specialist

Call or Text: 412-997-9396  
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NMLS #135972

**Apply Online Today!**  
[www.CallEquity.com/Michael-Skerbetz](http://www.CallEquity.com/Michael-Skerbetz)  
PA Equity Resources Inc.  
3910 E State St  
Hermitage, PA 16148

**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.

**NEED CASH FOR HOME IMPROVEMENTS OR A VACATION? CALL TODAY!**

## SEPTEMBER CELEBRATIONS

September 04.....Labor Day  
September 05..... National Cheese Pizza Day  
September 06.....National Read A Book Day  
September 07..... National Beer Lover's Day  
September 08..... Star Trek Day  
September 09..... National Wiener Schnitzel Day  
September 10.....National Grandparents Day  
September 11.....Patriot Day  
September 12.....National Day Of Encouragement  
September 13..... National Bald Is Beautiful Day  
September 14..... National Parents Day Off  
September 15..... National POW / MIA Recognition Day  
September 16..... National Dance Day  
September 17.....Wife Appreciation Day  
September 18..... Read An eBook Day

### DID YOU KNOW?

The original name for the search engine Google was **Backrub**. It was renamed Google after the googol, which is the number one followed by 100 zeros. ([about.google](http://about.google))

Source: Google.com



## AUTUMN HOME CHECKLIST

**September's home improvement tasks** are focused on preparing your home for cooler weather. The first day of autumn is Saturday, September 23, and these chores will put you in the mood to relax in your favorite sweater with some hot apple cider.

**Service Heating and Cooling System** - Change your air filter, and test the safety controls that help prevent fires. Also, check the unit and ductwork for leaks.

**Inspect and Repair Roof** - If you can access your attic, check under your roof during or just after a rainstorm to see if any water is entering your home. Look attentively at your shingles to check if any are damaged, warped, loose, or missing.

**Check Fire Extinguishers** - Your home should be equipped with several [ABC-rated fire extinguishers](#) that are within easy reach of your fireplace and kitchen stove. Look for outward signs of rust, corrosion, dents, or damage; replace if needed.



**"THE MOST DIFFICULT THING IS THE DECISION TO ACT. THE REST IS MERELY TENACITY." - AMELIA EARHART**

## RAVING FAN TESTIMONIALS



### HIGHLY RECOMMENDED

*A delight to work with! Answered every single one of my questions, and I had a lot as a first-time homebuyer! Was so responsive, even after regular 9:00-5:00 hours! Was enthusiastic, trusting, and extremely transparent through the entire process. I highly recommend, regardless if you are local or remote, you will have a great experience!*

### REASSURING AND EFFICIENT

*They were reassuring, knowledgeable and efficient. They made the whole process seamless! Their open communication made us feel like we weren't alone in the process, and kept us updated every step of the way as we purchased our first home.*