



The Real Estate Resource

Newsletter For Our **Raving Fan** Customers

FEBRUARY 2024



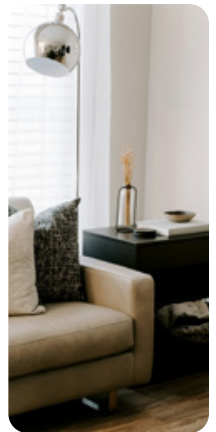
FALL IN LOVE WITH YOUR HOME ALL OVER AGAIN

Have you lived in your home for many years, and do you feel like it's becoming a little boring? Have you lost that loving feeling? This is a great time to dream again about your current home and make your space brand new. Here are a few simple tips and ways to fall in love.

Natural Light: Every room in your home has potential to look new and improved with great lighting. The more natural light the better, this can also boost your mood and create a happy place. If natural light is not available, then try adding bright light fixtures or daylight LED lightbulbs.

Rearrange Your Space: An easy way to change the way your room looks and functions is to rearrange the furniture. Start with making small adjustments such as moving artwork or home decorations.

Create Peaceful Space: When life is stressful we desire to experience peace and relaxation. Make it a goal to create an atmosphere and area in your home you will love without outside distractions, where you can rejuvenate!



*Your home is your safe place and refuge, a place where memories are made with friends and family, and it simply reflects you. **Fall in love all over again this year!***

Hello! When the weather outside is frightful, it might seem like now is a challenging time to buy or sell a home. But during the winter months is a GREAT time to look at your options. With mortgage rates trending down, now could be a good time to get a great deal on a home in your area. As always, if you know of friends or family buying or selling a house, please provide my information to them, I would love to help in the process.

Your Local Real Estate Agent,

Jeffrey 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



CHOOSE TO MAKE A DIFFERENCE TODAY!

BLT EGG BAKE



VIEW CASSEROLE RECIPE ONLINE
[tasteofhome.com/recipes/blt-egg-bake](https://www.tasteofhome.com/recipes/blt-egg-bake)

INGREDIENTS

- 1/4 cup mayonnaise
- 5 slices bread, toasted
- 4 slices process American cheese
- 12 bacon strips, cooked and crumbled
- 2 tablespoons butter
- 2 tablespoons all-purpose flour
- 1/4 teaspoon salt
- 1/8 teaspoon pepper
- 1 cup 2% milk
- 4 large eggs
- 1 medium tomato, halved and sliced
- 1/2 cup shredded cheddar cheese
- 2 green onions, thinly sliced
- Shredded lettuce

DIRECTIONS

STEP 01: Preheat oven to 325°. Spread mayonnaise on 1 side of each slice of toast and cut into small pieces. Arrange toast, mayonnaise side up, in a greased 8-inch square baking dish. Top with cheese slices and bacon.

STEP 02: In a small saucepan, melt butter. Stir in flour, salt and pepper until smooth. Gradually add milk. Bring to a boil; cook and stir until thickened, 2 minutes. Pour over bacon.

STEP 03: In a large skillet, fry eggs over medium heat until they reach desired doneness; place over bacon. Top with tomato slices; sprinkle with cheddar cheese and onions. Bake, uncovered, 10 minutes. Cut in squares; serve with lettuce.

HOME MAINTENANCE: REPAIR YOUR WALLS AND TOUCH UP PAINT

The opportunity to fix dents and scratches on painted walls and trim arises on cold or rainy days. If you use a damp melamine-foam sponge, such as the Mr. Clean Magic Eraser, scuffs, crayon stains, and dirt may come off. Try touching up the worst spots if there are dents that need to be filled or if the paint still looks dull. After repairs, brush the dried areas with drywall primer (not stain-blocking primer). Next, paint the area again.

February is a great time for all your interior paint projects compared to when the weather is hotter and more humid. Most interior paints cure best at temperatures between 50 and 85 degrees, but check the label on the paint can.

Painting Pro Tips:

Remove painter's tape while the paint is still wet so you don't peel your paint away. If any paint has seeped through, clean it up with a cotton swab or damp cloth.

Save the cardboard packaging for storing your clean, dry paintbrush to preserve the shape of the bristles for later use.

Use this **Paint Calculator** to determine the amount of paint and hours needed for your job. [lowes.com/n/calculators/paint-calculator](https://www.lowes.com/n/calculators/paint-calculator)



**DAD
JOKE**



Q: When is a car not a car?

A: When it turns into a driveway!

BOOST YOUR BODY'S NATURAL DEFENSES

Increasing your immunity to sickness is more easily said than done. The CDC recommends eating well, being physically active, maintaining a healthy weight, getting enough sleep, not smoking, and avoiding excessive alcohol use.

Get Enough Sleep: A greater vulnerability to illness is associated with little or poor quality sleep. Try cutting back on screen time for an hour before bed if you're having problems falling asleep. Blue light that comes from computers, TVs, and phones can interfere with your circadian rhythm.

Exercise Moderately: Combine two days of strength training with moderate-intensity exercise on a regular basis to strengthen the immune system and reduce the risk of chronic illness.

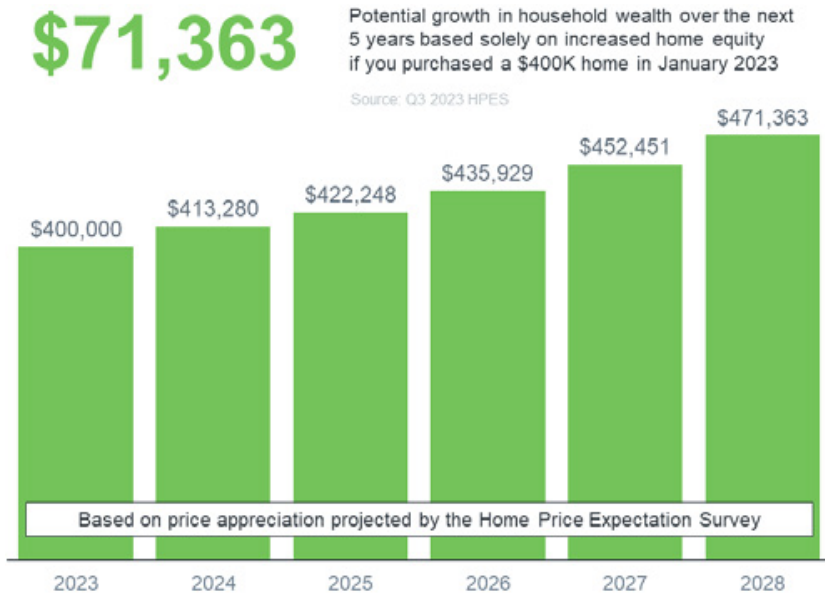


RATES HAVE LOWERED AND IT'S A GREAT TIME TO BUY A HOME

Home Prices Will Rise over the Next 5 Years

Have you heard or thought it's not a good time to buy a home? Here is some great information that could change your mind about purchasing a home. The Home Price Expectation Survey (HPES) from Pulsenomics is a great resource to show what experts forecast for home prices over a five year period. It includes projections from over 100 economists, investment strategists, and housing market analysts. The results from the latest quarterly release show **home prices are expected to go up every year through 2027!**

This chart below shows how a typical home's value could change over the next few years using the expert projections from the HPES. We want to encourage you to consider **BUYING NOW** and then refinance when rates are lower, as home prices will continue to rise and you will pay more for the same house if you wait.



As your local Mortgage Specialist, I'm always available to provide honest answers and a smooth process for home buying or refinancing. If you are on the fence about buying now or know someone who is, please reach out to me. I'd love to evaluate each individual situation. We will take time to listen to your needs starting with the first phone call because just like every snowflake is different, no two home buying experiences are the same!

AFFORDABLE & ROMANTIC VALENTINE'S DAY DATE IDEAS FOR COUPLES

- Indoor Picnic
- Game Night
- Baking Date
- Paint Together
- Visit a Food Expo
- Walk on the Beach
- Go to a Coffee Shop
- Read Together
- Go to the Zoo
- Indoor Skydiving
- Go Bowling
- Book an Airbnb Rental
- Be a Tourist in your City
- Go Hiking
- Movie Night



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.

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://equity247.app/link/Rhnis30MEGb>

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!

FEBRUARY CELEBRATIONS

February 05	World Nutella Day
February 06	National Chopsticks Day
February 07	National Send a Card to a Friend Day
February 08	Giving Hearts Day
February 09	National Cut the Cord Day
February 10	National Flannel Day
February 11	Get Out Your Guitar Day
February 12	Hug Day
February 13	National Apology Day
February 14	Valentine's Day
February 15	Love Reset Day
February 16	Innovation Day
February 17	National Random Acts of Kindness Day
February 18	National Drink Wine Day
February 19	Presidents' Day
February 20	National Comfy Day
February 21	National Grain Free Day
February 22	National Walk Your Dog Day
February 23	Diesel Engine Day
February 24	National Tortilla Chip Day
February 25	Quiet Day
February 26	Carpe Diem Day
February 27	The Big Breakfast Day
February 28	National Science Day
February 29	Leap Year Day

2024 NEW YEAR RESOLUTIONS

A new year represents a fresh start, and new goals! However, most health and wellness resolutions set are restricted and unsustainable, causing most individuals to abandon their commitments after a few weeks.

Break the pattern with goal setting this new year and create better systems, becoming 1% better each day. Below are some New Year's resolution ideas you can maintain each day.

Sit Less & Move More: Make a commitment to walk for 15 minutes during your lunch break or to get up and walk for 5 minutes every hour if your desk work demands you to sit for extended periods of time.

Cook More Meals at Home: Make one meal a day at first, then gradually increase the number of times until most of your meals and snacks are prepared at home.

Spend More Time Outside: Incorporate nature into your everyday routine by going for a stroll outside during your lunch break, hiking on weekends, camping with friends, or simply enjoying the beauty of your backyard or local park.

“There are two types of people who will tell you that you cannot make a difference in this world: those who are afraid to try and those who are afraid you will succeed.” - Ray Goforth



RAVING FAN

TESTIMONIALS



GREAT SERVICE

They made our Homeownership dreams come true with ease. Always there for any questions, reassurance, and helped us close very quickly. They were personable and caring. They went above and beyond and I would recommend to everyone needing a qualified real estate agent. Thank you!

VERY PROFESSIONAL

Extremely knowledgeable, very professional, and patient. They made me understand a lot of things and answered all of my questions. It was my first time buying a home and they were supportive and helpful. I really appreciate the hard work that was put in for us and we couldn't have done it without their support.

We ♥ Referrals!