



The Real Estate Resource

Newsletter For Our **Raving Fan** Customers

JULY 2024



COMPREHENSIVE HOME BUYING CHECKLIST



Here's a concise summary for your summer home buying process:



- 1) **Financial Readiness:** Assess credit score, budget, and get pre-approved for a mortgage.
- 2) **Neighborhood Research:** Explore areas based on amenities, schools, and commute.
- 3) **Real Estate Agent:** Select an experienced agent familiar with your desired market.
- 4) **Property Visits:** Attend open houses, take notes, and compare homes.
- 5) **Making an Offer:** Draft a competitive offer with your agent and negotiate terms.
- 6) **Inspection and Appraisal:** Schedule inspections and review property appraisal.
- 7) **Finalizing Closing:** Secure mortgage financing, review documents, and prepare for settlement.
- 8) **Move-in Preparation:** Coordinate movers and utilities, plan for any necessary repairs.

Let me know if you need any further details, and how I can help you get started!

Hello! As your trusted real estate partner, I'm here to assist you or anyone you know who's in the market for a new home. Whether you're looking to buy or just considering your options, I offer personalized service to help you come to the best decision. Know anyone who is looking to purchase before the new school year starts? Feel free to share this newsletter with friends, family, neighbors and coworkers – your referrals are the highest compliment I can receive!

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CHOOSE TO MAKE A DIFFERENCE TODAY!

ENSURE THE SECURITY OF YOUR DOOR LOCKS THIS SUMMER

During the summer months, incidents of petty crime, such as car and home break-ins, tend to rise. Criminals go through neighborhoods, checking for unlocked doors and grab what they can.



need for keys and allow easy access via personalized codes. Many smart lock models offer features such as the ability to generate temporary codes, making it simple to grant access to visitors or service providers without compromising security.

To safeguard against such risks, it's advisable to conduct a thorough inspection of all your door knobs and locks. If any are found damaged or not functioning properly, it's essential to replace them promptly. This is a great DIY opportunity if you're comfortable, or you can call in a professional.

Maybe it's time to consider upgrading to a smart lock. For instance, keypad locks are highly convenient for frequently used entry points like back doors or garage doors. They eliminate the

DAD
JOKE



Why don't oysters donate to charity in July?

Because they're shellfish!

REVITALIZE YOUR DECKS AND PATIOS WITH POWER WASHING

Elevate your outdoor ambiance by power washing your decks and patios this summer. Take advantage of the warm weather to thoroughly remove dirt, mold, and grime. A sparkling deck or patio not only enhances aesthetic appeal but also promotes safety by minimizing slip hazards. Prepare to welcome guests to summer gatherings against a fresh, clean backdrop, ensuring a memorable and enjoyable outdoor experience.

Click the link below for great tips on how to power wash your deck.

bit.ly/PowerWashDeck



WATERMELON MOJITO



Source: www.tasteofhome.com

bit.ly/WMojito

Try a summery upgrade to this classic cocktail. The **freshly muddled watermelon** is so refreshing, you'll want to buy one every time you hit the store!

INGREDIENTS

- 1 to 2 lime wedges
- 2 teaspoons sugar
- 3/4 to 1 cup ice cubes
- 2 mint sprigs
- 2 ounces light rum
- 1/2 cup club soda, chilled
- 2 watermelon cubes, seeds removed (about the size of a traditional ice cube)

DIRECTIONS

STEP 01: Squeeze lime wedge into a highball glass; drop lime into the glass. Add watermelon cubes and sugar; muddle. Add ice. Gently press mint or slap mint; add to glass. Pour rum and club soda into glass; stir for at least 50 strokes.

STEP 02: Share, drink, and enjoy!

WHY YOUNG ADULTS INCREASINGLY RELY ON PARENTAL FINANCIAL SUPPORT

Young adults today are delaying traditional life milestones such as purchasing a first home, getting married, or starting a family compared to previous generations. Despite higher rates of college graduation, full-time employment, and increased wages, they face significant challenges such as substantial student loan debt and the escalating cost of living.

Inflation-adjusted median student loan balances have soared from approximately \$6,000-\$7,000 in 1992 to \$16,000-\$20,000 by 2022.

Although mortgage rates have dropped from recent highs, the median home price remains above \$438,483 as of May, according to Redfin.

Furthermore, young homeowners are burdened with more expensive mortgages compared to their counterparts from three decades ago.

These financial pressures have led around a third of young adults to continue residing with their parents, a figure even higher among those under 25, reaching 57% in recent surveys. Even after leaving home, many young adults still turn to financial support from their parents.

A study from the National Association of Realtors found that about 1 in 5 homebuyers used cash gifts or loans from family or friends for their down payments.

In addition to assistance with housing costs, parents commonly provide support for household expenses, cell phone bills, streaming subscriptions, medical expenses, and educational costs. This trend underscores the ongoing reliance of young adults on the 'bank of mom and dad' to navigate financial challenges as they establish their independence.

If you would like to learn more about purchase programs, and how gift funds can be used as a down payment, please reach out. We'll be happy to help!



Know Someone Who Wants to Buy a Home, but Doesn't Have a Downpayment? Or Just Needs Advice on How to Start the HomeBuying Process? Refer them to me! I'd love to chat and educate them on the program options out there.

Apply **FREE** at <http://apply.callequity.net/MichaelSkerbetz> or call me at **412-997-9396** with any questions.



MEET MY TRUSTED MORTGAGE PARTNER

Michael Skerbetz

Mortgage Specialist

Call or Text: 412-997-9396

Email: mkerb@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!

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JULY & AUGUST CELEBRATIONS

July 19	National Words with Friends Day
July 20	International Chess Day
July 21	National Ice Cream Day
July 22	National Hammock Day
July 23	National Gorgeous Grandma Day
July 24	National Drive-Thru Day
July 25	Carousel Day
July 26	National Aunt and Uncle Day
July 27	Bagpipe Appreciation Day
July 28	National Soccer Day
July 29	National Get Gnarly Day
July 30	National Support Public Education Day
July 31	National Raspberry Cake Day
August 1	National Planner Day
August 2	National Coloring Book Day
August 3	Clean Your Floors Day
August 4	American Family Day
August 5	Blogger Day
August 6	Balloons to Heaven Day
August 7	Purple Heart Day
August 8	National Frozen Custard Day
August 9	National Book Lovers Day
August 10	Garage Sale Day
August 11	Play in the Sand Day
August 12	National Vinyl Record Day
August 13	National Filet Mignon Day

SOCIAL WELLNESS MONTH

Celebrate Social Wellness Month by nurturing your social relationships. Volunteer with a group. Call an out-of-state friend. Join a hiking club.

Social wellness entails cultivating oneself and fostering meaningful relationships. This involves both giving and receiving social support, ensuring a network of friends, family, and others who can provide assistance during challenging times, thereby promoting a broader perspective and positive self-perception.

Social support significantly enhances quality of life and serves as a protective barrier against adverse life events. This support can manifest in various forms: **Emotional** support involves actions that convey care and concern, **instrumental** support provides tangible aid such as financial assistance or practical help like housekeeping, while **informational** support entails offering knowledge or guidance to aid someone's understanding or decision-making.

Strong relationships are crucial for overall health. The health consequences of loneliness and isolation are comparable to those linked with smoking, high blood pressure, and obesity. Nurture your relationships this month.



"If summer had one defining scent, it'd definitely be the smell of barbecue." - Katie Lee

RAVING FAN

TESTIMONIALS



PROFESSIONAL EXPERIENCE

I had so many questions and concerns when my home buying process started. My agent was extremely patient and thorough with their answers. The whole process was easy and done in a very professional manner. All my doubts were cleared up and my many questions, you are in good hands!

BIG EASY BUTTON

My realtor and their team were the best! Professional, communicative, industry aware, prompt and helpful! They made home buying seem easy all with a smile. I highly recommend, thank you for doing the heavy lifting to get me where I needed to be.

We ♥ Referrals!

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