



# The Real Estate Resource

Newsletter For Our **Raving Fan** Customers

OCTOBER 2024



## SMART FALL HOME BUYING TIPS FOR A SUCCESSFUL PURCHASE

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**Leverage Seasonal Slowdowns:** With fewer buyers in the market, you may have more negotiating power and less competition for homes.

**Check for Cold Weather Issues:** Ensure the heating system, windows, and insulation are in good condition as colder months approach.

**Inspect the Yard:** Fallen leaves can hide lawn issues, so take extra care when examining the property's landscaping and drainage.

**Use a Local Agent:** A real estate agent familiar with your area can provide insights into seasonal trends and help you find the best deals.

**Consider Year-End Tax Breaks:** Closing before the end of the year could offer potential tax benefits for homeowners.

## CULTIVATE AND PRACTICE A GRATEFUL MINDSET

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**Express Gratitude:**

Persistent stress can harm health, making it crucial to adopt practices that alleviate stress. A beneficial beginning is cultivating gratitude. Daily, jot down three things you appreciate or connect with loved ones to express your appreciation!



**Hello!** Welcome to the October edition of our Real Estate Newsletter! As we step into the vibrant hues of autumn, it's an opportune time to explore the ever-evolving landscape of the housing market. Whether you're considering buying, selling, or simply curious about market trends, this newsletter is your trusted guide. We bring you insightful updates and expert advice to empower you. Join us as we navigate the opportunities that October presents in the world of real estate.

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CHOOSE TO MAKE A DIFFERENCE TODAY!

# PREPARING YOUR HOME FOR FALL: SIMPLE WAYS TO EMBRACE THE AUTUMN SEASON

Proper autumn maintenance can help protect your home from potential damage and keep it running efficiently through the season. Here are some essential tips to help you get started:

**Gutter Cleaning:** Fall brings beautiful foliage, but it also means gutters can quickly fill up with leaves and debris. Cleaning your gutters ensures that water can flow freely away from your home, preventing potential water damage, mold, and even foundation issues. Make sure to clear out any obstructions and inspect downspouts for blockages.

**Roof Inspection:** Before the harsh winter weather sets in, it's a good idea to check your roof for any damaged or missing shingles. Addressing these issues now can prevent leaks, water damage, and costly repairs later on. If you're not comfortable doing this yourself, hiring a professional is always a smart option.



**HVAC Maintenance:** With the colder weather approaching, it's time to give your heating system some attention. Replace air filters to ensure clean, efficient airflow, and consider having a professional inspect and service your HVAC system to ensure it's in optimal condition. This can save you money on energy bills and prevent unexpected breakdowns.

DAD  
JOKE



How do you fix a broken pumpkin?

With a  
pumpkin patch!

## IS IT NECESSARY TO RAKE LEAVES OFF YOUR LAWN?

During the fall there are various tasks to prep for winter, including leaf management. Raking may not be necessary unless leaves are very thick and could suffocate the grass. If leaves cover around 20% of the lawn, they can be left alone to decompose naturally. For up to 50% coverage, using a mower to chop leaves into smaller pieces helps them break down and nourish the lawn.

If coverage is dense, removing some leaves to prevent matting is advised, with the rest mulched or used for composting. Diseased leaves should be properly disposed of to prevent fungal spread.

Ultimately, effective leaf management can save you time and effort while still benefiting your lawn. By adjusting your approach based on the amount of leaf cover, you can avoid unnecessary raking and focus on other important fall tasks before the winter snow arrives.



## PUMPKIN MUFFINS



Source: [www.tasteofhome.com](http://www.tasteofhome.com)

<https://bit.ly/PMRecipe>

### Pumpkin season is finally here!

There's no better way to celebrate than with a cozy cup of warm cider and our mouthwatering pumpkin muffin recipe. Whether you're enjoying a relaxing fall morning or hosting a seasonal gathering, these muffins are sure to be a hit!

### INGREDIENTS

- 2 Cups Sugar
- 1/2 Cup Vegetable Oil
- 3 Large Eggs
- 1-1/2 Cups Canned Pumpkin
- 1/2 Cup Water
- 3 Cups All-Purpose Flour
- 1-1/2 Teaspoons Baking Powder
- 1 Teaspoon Baking Soda
- 1/2 Teaspoon Ground Cloves
- 3/4 Teaspoon Ground Cinnamon
- 1/2 Teaspoon Ground Nutmeg
- 1 Teaspoon Salt
- 1-1/2 Cups Raisins
- 1 Cup Chopped Walnuts

### INSTRUCTIONS

**01:** In a large bowl, beat sugar, oil, eggs, pumpkin and water. Combine flour, baking powder, soda, spices and salt. Add to pumpkin mixture; blend well. Fold in raisins and walnuts. Spoon into greased muffin tins, filling 3/4 full. Bake at 400° for 15 minutes. **Share and enjoy!**



# IS IT TIME FOR YOU TO REFINANCE? DISCOVER YOUR OPTIONS TODAY.

Explore potential savings and benefits by reviewing your refinancing options with our expert guidance. Take the first step towards better financial flexibility and improved loan terms. See example below:

**READY TO REFINANCE?**  
LET'S LOOK AT THE SAVINGS FOR DIFFERENT TERMS

Years	Rate/APR	Monthly Payment	Savings!
30 Years	6.49%/6.526%	\$3,081.28*	\$496.09 per month. Over 29 years: \$172,639!
20 Years	5.99%/6.036%	\$3,493.37*	\$84 per month. Removing 9 years of payments: \$386,355!
15 Years	5.75%/5.808%	\$4,052.40*	Removing 14 years of payments: \$600,998!

Original Loan: Conventional 30 year Fixed Refinance closed September 2023. Loan amount \$488,000, the home value was \$610,000, rate was 7.99%/8.095% APR, monthly payment \$3,577.37\*. \*Payment is Principal and Interest only. Does not include amounts for taxes and home insurance premiums. The actual payment obligation will be greater. Rates available as of 9/2024 but subject to change. Final approval subject to credit review. Loan program examples are for illustrative purposes only. This is not a commitment to lend. By refinancing an existing loan, total finance charges may be higher over the life of the loan.

## DIVORCE AND MORTGAGE. WHAT DO I NEED TO KNOW?

If you're going through or have recently completed a divorce, you might be wondering about your mortgage and home. A mortgage is typically a shared debt, so here are your options:

**Sell the Home:** Many couples sell their home to clear the mortgage and move on independently.

**Refinance:** You can refinance the mortgage in just one spouse's name, provided they can afford it alone and re-qualify. The removed spouse must also be taken off the title.

**Quitclaim Deed:** If only one spouse is on the mortgage but both are on the title, a quitclaim deed is needed to remove the other spouse's name.

**Cash-Out Refinance:** The spouse keeping the home can use a cash-out refinance to pay the other spouse for their share if there's enough equity.

For a mortgage after divorce, you'll need documents like the divorce decree or separation agreement. Alimony or child support payments affecting your debt or income must be documented. **For more specific details on different loan programs and document requirements, give me a call, I am always available to help.**



**MEET MY TRUSTED  
MORTGAGE PARTNER**

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**Apply Online Today!**

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**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!**

## OCTOBER CELEBRATIONS

- October 12..... National Motorcycle Ride Day
- October 13..... National Train Your Brain Day
- October 14..... Columbus Day
- October 15..... National Cheese Curd Day
- October 16..... National Department Store Day
- October 17..... National Pasta Day
- October 18..... National No Beard Day
- October 19..... National Fetch Day
- October 20..... National Day of Writing
- October 21..... Back to the Future Day
- October 22..... National Make a Dog's Day
- October 23..... Medical Assistant Day
- October 24..... National Bologna Day
- October 25..... Frankenstein Friday
- October 26..... Make a Difference Day
- October 27..... National American Beer Day
- October 28..... National First Responders Day
- October 29..... National Internet Day
- October 30..... National Candy Corn Day
- October 31..... Halloween



## SEAL GAPS FOR A COZY HOME

As the chill of fall settles in, drafty windows and doors can become a significant concern. These leaks allow cold air to enter and warm air to escape, which not only makes your home less comfortable but also impacts your energy efficiency. Addressing these drafts can lead to a **noticeable improvement in your home's warmth** and can result in savings on your energy bills.

**Inspect for Gaps and Cracks:** Start by carefully examining the edges of your windows and doors. Look for any visible gaps, cracks, or damaged areas where air might be seeping through. Pay special attention to corners, seams, and the areas where the window or door frame meets the wall. On a windy day, you might even use a lit candle to identify drafts—move the candle around the edges and see if the flame flickers, indicating air movement.

**Repairing your home helps keep your space warm and cozy during the colder months and saves money!**



*"Anyone who thinks fallen leaves are dead has never watched them dancing on a windy day." Shira Tamir*



### SEAMLESS PROCESS

*Their market expertise and professionalism made the home buying process seamless from start to finish. They listened to my needs, communicated clearly, and guided me with personalized advice that exceeded my expectations.*

### PATIENCE & EXPERTISE

*As a first time homebuyer my experience was fantastic. My realtor was incredibly helpful, guiding me through every step with patience and expertise. They made sure I understood the process and found a great home within my budget.*

**We ❤️ Referrals!**

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