



The Real Estate Resource

Newsletter For Our **Raving Fan** Customers

NOVEMBER 2024



THINKING ABOUT MAKING A MOVE AND SELLING YOUR HOME?

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If you're considering selling your home in November, know that buyers at this time are usually highly motivated. Whether it's due to a life event or simply having more time to focus on their search, these buyers are serious about finding a property.

Many wait until after the busy season to look for homes that are priced right and offered by sellers ready to make a deal. In contrast, spring and summer can attract a lot of casual browsers who may not be serious about buying. That's why fall is an excellent time to attract committed buyers who are ready to move forward.



Also, selling your home this month can offer potential buyers some attractive year-end tax benefits, making it an ideal time to sell.* **Buyers may be able to take advantage of deductions on points, mortgage interest, and property taxes, which can add significant value to their purchase.** Additionally, some buyers may be eager to close on a new home to avoid capital gains taxes from a previous sale earlier in the year. Reach out with any question you might have.

**Consult with a tax advisor.*

Hello! Welcome to the November edition of our Real Estate Newsletter! As the year starts to wind down and the holidays approach, I wanted to take a moment to check in with you. Whether you're considering making a move, exploring new opportunities, or simply staying informed about the real estate market, I'm here to help. This time of year brings unique advantages for both buyers and sellers, and I'm excited to share some valuable insights with you.

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CHOOSE TO MAKE A DIFFERENCE TODAY!

HONORING VETERANS DAY: A TIME FOR GRATITUDE AND REFLECTION

As Veterans Day approaches, it's important to pause and reflect on the service and sacrifices of the men and women who have defended our country. This national holiday, observed every November 11th, honors Veterans from all branches of the military, past and present, who have dedicated themselves to protecting our freedoms.

Veterans Day is more than just a day off; it's a time to show gratitude.

Whether through attending local parades, volunteering at a Veterans' organization, or simply thanking a Veteran in your community, there are countless ways to express appreciation. Many cities and towns also host ceremonies, flag-raising events, and educational programs to help honor those who have served.



Beyond the ceremonies and tributes, it's important to listen to Veterans' stories and understand their experiences. Their journeys often involve courage, resilience, and selflessness. Taking a moment to hear their stories can deepen our appreciation for the sacrifices they've made.

As we approach this meaningful day, let us remember the legacy of service our Veterans have created. By reflecting on their contributions, we can better understand what it means to be united in gratitude.

**DAD
JOKE**



Why did the pumpkin pie go to the gym in November?

"It wanted to get a little whipped" into shape!

WATCH OUT FOR BROWN FRIDAY, SCHEDULE A PLUMBING CHECKUP

Now is an ideal time to call a plumber to clear your pipes before Thanksgiving, when guests might unknowingly send turkey and stuffing scraps down the garbage disposal. This is part of the reason why plumbers refer to the day after Thanksgiving as "Brown Friday."

When you're busy cooking and cleaning, it's easy to overlook what's going down the drain, and that's when things can go wrong. Well-intentioned family members who help with the dishes may end up clogging the drain with Thanksgiving leftovers.

To prevent clogs, throw kitchen scraps, especially starchy foods that expand, into the trash and only use the disposal for small crumbs. Also, grease should never be poured down the sink, as it coats pipes and creates sludge.



SWEET POTATO CASSEROLE BAKE



Source: www.tasteofhome.com

<https://bit.ly/3BxVzrG>

INGREDIENTS

- 3 cups mashed sweet potatoes
- 1 cup sugar
- 3 large eggs
- 1/2 cup 2% milk
- 1/4 cup butter, softened
- 1 teaspoon salt
- 1 teaspoon vanilla extract

TOPPING

- 1/2 cup packed brown sugar
- 1/2 cup chopped pecans
- 1/4 cup all-purpose flour
- 2 tablespoons cold butter

INSTRUCTIONS

01: Preheat oven to 325°. In a large bowl, beat the sweet potatoes, sugar, eggs, milk, butter, salt and vanilla until smooth. Transfer to a greased 2-qt. baking dish.

02: In a small bowl, combine the brown sugar, pecans and flour; cut in butter until crumbly. Sprinkle over sweet potato mixture. Bake, uncovered, until a thermometer reads 160°, 45-50 minutes.

A SPECIAL SAVINGS OFFER FOR OUR VETERANS, HELP US SPREAD THE NEWS!

PA Equity Resources Inc. is honored to offer the VA Loan Program to Veterans, active military members, and surviving spouses who meet the established requirements. With great respect and in appreciation for our Veterans, we are pleased to give special savings for new VA loan applications from now through the end of 2024.

Reach out and we can review which option may be best for your unique situation. Apply to buy a home or refinance* in November or December 2024 and choose from one of these offers with your VA Loan:

RATE REDUCED BY .50% OR \$1,500 LENDER CREDIT**

BENEFITS OF A VA LOAN

- NO mortgage insurance.
- LOW Rates!
- NO down payment to purchase.
- We can refinance a Conventional, FHA, or USDA loan into a VA Loan.



VA MYTHS AND FACTS

MYTH: *It's hard to qualify for VA Loans.*

FACT: VA Loans have fewer credit restrictions compared to conventional loans which means it can be easier to qualify for a VA Loan.

MYTH: *You can only have one VA loan.*

FACT: If you earn a VA home loan benefit, it is yours for life, and in some cases, can be used multiple times at once. Many Veterans use it again and again for their home financing needs: first home purchase, move-up home, and to refinance.

MYTH: *VA loans take too long!*

FACT: Our 1/1/24 to 10/1/24 average VA loan turn time is 25 business days from application to clear-to-close! Of course turn times vary depending on the loan complexity.

*VA Interest Rate Reduction Refinance Loan IRRRL is not eligible. Eligible for new loan applications submitted 10/3/24—12/31/24, rate must be locked by 12/31/24 and loan must close by 03/01/25. Loan must be for a qualified Veteran utilizing financing through the Veterans Administration for a purchase or standard refinance transaction. **No reduction below floor rate of 5.75. VA loan example for educational, illustrative purposes only. Loan Amount \$200,000 5.75% fixed interest rate/6.031% APR for 30 years = \$1,192.24 monthly payment, Principal & Interest only. Does not include amounts for taxes and insurance premiums. The actual payment obligation will be greater. Rate available as of 10/3/24. Final approval subject to credit review. This is not a commitment to lend. Client must choose one option. Promotional offer subject to change. Certain restrictions apply, call for details.



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Michael Skerbetz

Mortgage Specialist

Call or Text: 412-997-9396

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NMLS #135972

Apply Online Today!

www.CallEquity.com/Michael-Skerbetz

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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/Rhni30MEGb>

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 TO PAY FOR THE HOLIDAYS? CALL TODAY!

NOVEMBER CELEBRATIONS

November 11..... Veterans Day
November 12 Chicken Soup for the Soul Day
November 13 World Kindness Day
November 14 National Family PJ Day
November 15 America Recycles Day
November 16 National Fast Food Day
November 17 Take a Hike Day
November 18 Apple Cider Day
November 19 Play Monopoly Day
November 20..... Future Teachers of America Day
November 21 National Stuffing Day
November 22..... Go For a Ride Day
November 23..... National Espresso Day
November 24..... Celebrate Your Unique Talent Day
November 25..... National Play Day with Dad
November 26..... Giving Tuesday
November 27..... National Jukebox Day
November 28..... Thanksgiving
November 29..... Black Friday
November 30..... National Mason Jar Day



HAPPY THANKSGIVING!

Get ready for a stress-free Thanksgiving! Whether you're hosting a big group or a cozy gathering, follow these tips for a smooth celebration:

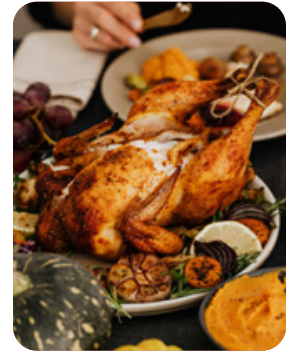
Start with a Game Plan: Now is the perfect time to outline your Thanksgiving plans. Create a checklist for everything from menu preparation to guest lists, and don't forget to schedule time for shopping ahead of the holiday rush!

Menu Planning: Mix traditional dishes with new recipes. Create a cooking timeline for a seamless day. Plan your perfect portion with the Butterball calculator:

<https://bit.ly/4dQqKMs>

Prepare Your Space: Organize your home or dining area for guests. Ensure seating and add festive touches.

Self-Care: Take moments to relax and enjoy time with loved ones.



We wish you a wonderful Thanksgiving filled with warmth, joy, great food, family and friends!

"The people who are crazy enough to think they can change the world are the ones who do." - Steve Jobs

RAVING FAN

TESTIMONIALS



PERFECT GUIDE

Such a fantastic experience! They were knowledgeable, responsive, and truly dedicated to finding the right property for me. Their expertise in the market and negotiating skills made the process easy and stress-free. I would highly recommend them to anyone looking for a smooth and successful real estate transaction.

EXCEPTIONAL SUPPORT

As a first-time home buyer, this realtor made the process easy and stress-free. They were patient, knowledgeable, and always ready to help. I'm so happy with my new home and would recommend them to anyone buying for the first time!

We ♥ Referrals!

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