



The Real Estate Resource

Newsletter For Our **Raving Fan** Customers

MARCH 2026



NEGOTIATION GOES BEYOND THE SALES PRICE

When buying a home, most people focus on negotiating the purchase price—and that's important. But it's not the only part of the deal that can work in your favor. A real estate contract offers several other opportunities to negotiate terms that can save money or add value.

One common area is repairs. After the inspection, buyers can request credits or price adjustments for significant issues, especially involving major systems like the roof, HVAC, plumbing, or electrical. Credits are often preferred since they avoid delays and give buyers control over the work.

Closing costs are another possibility. In some situations, sellers may agree to cover part of these expenses, particularly with strong offers and minimal repair requests.

Buyers can also negotiate personal property, such as appliances or window treatments, and even adjust the closing date to better match their timeline or the seller's needs.

Finally, **a home warranty may be included to provide peace of mind during the first year of ownership.** Understanding these options can make a big difference in your overall experience. Reach out anytime with questions—we're here to help.



Hello! Welcome to March! As winter loosens its grip, this month brings renewal, fresh perspective, and forward momentum. With longer days ahead, it's a great time to revisit your goals, explore smart housing decisions, and make small changes that support a healthier, happier home life. Inside, you'll find timely insights, practical guidance, and seasonal inspiration to help you step confidently into spring. As always, I'm here as your trusted real estate resource, ready to guide and support you.

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

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CHOOSE TO MAKE A DIFFERENCE TODAY!

EMBRACING SPRING: SMALL CHANGES THAT SUPPORT BETTER HEALTH

March is a natural reset point in the year. With longer days and improving weather, **it's a great time to refresh your health routines without extreme changes.** Small, intentional habits can boost energy, mood, and focus as we transition out of winter.

One of the easiest ways to improve overall health is daily movement outdoors. A **15–30 minute walk in natural light supports heart health, joint mobility, and mental clarity.** Sunlight also helps regulate your internal clock, which can improve sleep quality and daytime energy.

Hydration is another simple win this time of year. As temperatures rise, many people stay mildly dehydrated without realizing it. Starting your morning with a full glass of water and keeping a reusable bottle nearby can help prevent fatigue and improve concentration.

Spring is also a good time to lighten up your meals. **Focus on adding fresh fruits, vegetables, and lean proteins rather than cutting foods out.** Simple additions—like a side salad or fresh snacks—can support digestion and sustained energy.

Mental health matters too. Decluttering just one small space—a desk, pantry shelf, or entryway—can reduce stress and create a sense of calm. **An organized environment often makes daily routines feel easier and more manageable.**

The goal of a spring reset isn't perfection—it's **consistency.** A little more movement, better hydration, fresher food, and less clutter can go a long way. Small steps taken now can help you feel healthier, more energized, and ready for the season ahead.



DAD
JOKE



I told March to stop with
the cold weather...

It said, I'm just
trying to chill

EVERY HOME HAS A STORY AND MORE THAN ONE CHAPTER

Did you know the average homeowner moves every 8–13 years? According to data from the National Association of Realtors®, **most U.S. homeowners stay in their homes for roughly a decade before moving on,** which means many homes are lived in by multiple families over time.

Each owner adds their own chapter, holiday traditions, life milestones, and renovations shaping the home's story along the way. As needs and lifestyles change, homes evolve too, becoming more than just structures; they're the backdrop for meaningful moments. **When it's time for a new chapter, the right home sets the stage for memories still waiting to be made.**



GREEK SAUSAGE PITA PIZZAS



Source: www.tasteofhome.com

<https://bit.ly/4ba3quL>

Making these Greek sausage pita pizzas is as fun as it is rewarding. You get the joy of building pizza, customizing each one, and filling your kitchen with aromas. It's a relaxed, feel-good experience that turns a simple meal into something interactive with friends too.

INGREDIENTS

- ☐ 1 package (19 ounces) Italian sausage links, casings removed
- ☐ 2 garlic cloves, minced
- ☐ 4 whole pita breads
- ☐ 2 plum tomatoes, seeded and chopped
- ☐ 1 medium ripe avocado, peeled and cubed
- ☐ 1/2 cup crumbled feta cheese
- ☐ 1 small cucumber, sliced
- ☐ 1/2 cup refrigerated tzatziki sauce

INSTRUCTIONS

01: Preheat oven to 350°. In a large skillet, cook sausage and garlic over medium heat 6–8 minutes or until no longer pink, breaking sausage into large crumbles; drain.

02: Meanwhile, place pita breads on ungreased baking sheets. Bake 3–4 minutes on each side or until browned and almost crisp.

03: Top pita breads with sausage mixture, tomatoes, avocado and cheese. Bake 3–4 minutes longer or until heated through. Top with cucumbers; drizzle with tzatziki sauce.

CREDIT EDUCATION MONTH: A SMART TIME TO CHECK YOUR CREDIT

Many people don't realize that having no credit score can be just as challenging as having a low one. Lenders rely on credit history to assess how you manage debt, so borrowers with limited or no credit, often younger buyers or first-time borrowers, may have fewer loan options. Building credit early helps establish a track record and creates a stronger foundation for future financing.

March is Credit Education Month, making it a great time to review your credit report. You can get a free copy at annualcreditreport.com.

Reviewing your report helps you spot errors or potential fraud that could impact your score. However, timing matters, open disputes can sometimes delay loan approvals. **If you're planning to buy or refinance this spring, it's best to talk first so we can plan your next steps wisely.**

annualcreditreport.com



CAN MY MORTGAGE PAYMENT CHANGE? WHAT EVERY HOMEOWNER NEEDS KNOW.

Many homeowners assume their mortgage payment will stay the same for the life of the loan, but that isn't always the case. While the loan itself may not change, the total monthly payment can adjust over time.

A typical mortgage payment includes principal, interest, property taxes, and homeowners insurance. Taxes and insurance are often paid through an escrow account, and those costs can change from year to year.

We perform an annual escrow analysis to make sure enough money is being collected to cover upcoming tax and insurance bills. **If property taxes increase or insurance premiums rise, the monthly payment may be adjusted** to reflect those higher costs. An escrow shortage or surplus can also temporarily impact the payment amount.

In recent years, **rising property taxes and insurance premiums have made payment changes more common.** Even when loan terms stay the same, these outside expenses can affect what homeowners pay each month.

Homeowners can help manage changes by **reviewing property tax assessments** for possible exemptions and periodically reviewing insurance coverage and rates.

The important thing to remember is this: **a change in your mortgage payment doesn't necessarily mean your mortgage has changed.** In most cases, adjustments are tied to taxes and insurance—not the loan itself.



MEET MY TRUSTED MORTGAGE PARTNER

Michael Skerbetz

Mortgage Specialist

Call or Text: 412-997-9396

Email: mkerb@CallEquity.net

NMLS #135972

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www.CallEquity.com/Michael-Skerbetz

PA Equity Resources Inc.

5428 Walnut St.

Pittsburgh, PA 15232

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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!

MONTHLY CELEBRATIONS

March 12..... National Plant a Flower Day
March 13..... National Good Samaritan Day
March 14..... Pi Day
March 15..... National Shoe The World Day
March 16..... Act Happy Day
March 17..... St. Patrick's Day
March 18..... Awkward Moments Day
March 19..... National Chocolate Caramel Day
March 20..... March Spring Equinox
March 21..... National Crunchy Taco Day
March 22..... As Young As You Feel Day
March 23..... National Chip and Dip Day
March 24..... National Cocktail Day
March 25..... National Medal of Honor Day
March 26..... Live Long and Prosper Day
March 27..... Scribble Day
March 28..... National Black Forest Cake Day
March 29..... Vietnam Veterans Day
March 30..... National Pencil Day
March 31..... National Farm Workers Day



CLEAN FILTER = LESS REPAIRS

Changing your home's water filter is a simple yet powerful way to protect both your water quality and your wallet all year long. Over time, **filters collect sediment and contaminants that can impact the taste and odor of your water**—and even reduce water pressure throughout your home.

When filters are left unchanged, build-up can place extra strain on your plumbing and appliances, potentially shortening the lifespan of equipment you've already invested in. The good news? **Replacing a water filter is quick, easy, and typically takes just a few minutes.**

Making this small task part of your regular home maintenance routine helps appliances run more efficiently and can reduce unnecessary wear and tear.

Take a few minutes this month to check your water filter. If it's due for a change, swap it out and take a proactive step toward protecting your home and saving on future repair costs.



"Every sunrise is an invitation to rise and shine." - Anonymous

RAVING FAN TESTIMONIALS



STRESS-FREE EXPERIENCE

As first-time homebuyers, we truly appreciated how organized and straightforward the process felt. Each step was clearly explained, which helped ease our nerves. Communication was consistent and helpful throughout. It made buying our first home a positive and memorable experience.

EASY AND ORGANIZED

The process was straightforward and well-managed from day one. Clear communication helped us feel confident in every decision. Any questions we had were answered promptly and thoroughly. It gave us great peace of mind throughout the experience.

We ♥ Referrals!

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