



The Real Estate Resource

Newsletter For Our *Raving Fan* Customers

MAY 2026



PLANNING AHEAD FOR LIFE'S UNEXPECTED HOME COSTS

Owning a home comes with ongoing responsibilities, but it also provides the opportunity to plan ahead and stay financially confident. While rising insurance premiums, property taxes, and repair costs are real concerns, these challenges don't have to feel overwhelming. With a thoughtful approach, homeowners can feel prepared rather than caught off guard.



Unexpected repairs like plumbing issues, appliance failures, or roof problems are a normal part of homeownership. **The key is recognizing that these expenses are not random; they're predictable over time.** Creating a dedicated home maintenance fund, even by setting aside a small amount each month, can build a valuable safety net. Scheduling regular inspections and handling preventative maintenance can also reduce the likelihood of emergency repairs and higher costs.

It's also wise to review homeowners insurance annually to confirm coverage aligns with today's repair prices and risks. Planning ahead transforms uncertainty into confidence. By budgeting intentionally and staying proactive, homeowners can protect their investment, reduce financial stress, and enjoy their home with greater peace of mind for years to come.

Hello! Welcome to May! Spring is in full swing, making it a perfect time to refocus on your home, finances, and future goals. This month's newsletter is designed to help you stay proactive and confident as a homeowner, with practical tips, timely reminders, and meaningful moments to pause and reflect. Whether you're planning ahead for unexpected costs or simply enjoying the season, I'm here as your trusted local resource every step of the way!

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mortgages

CHOOSE TO MAKE A DIFFERENCE TODAY!

CELEBRATING THE ONES WHO MAKE A HOUSE FEEL LIKE HOME

Mother's Day is the perfect excuse to slow down, enjoy home, and celebrate the people who make it feel warm, welcoming, and full of life. It doesn't need to be fancy or perfectly planned—sometimes the most meaningful moments are the ones that feel easy, lighthearted, and genuine.

Start the day with a no-rules breakfast—in bed, on the porch, or wherever sunshine hits first. Pancakes optional, coffee strongly encouraged. Let someone else handle the dishes for once (yes, that absolutely counts as a gift). Throughout the day, sprinkle in small surprises, like handwritten notes tucked into drawers, a favorite snack waiting on the counter, or a playlist filled with feel-good songs from years past.

If the weather cooperates, take the celebration outside. Plant flowers together, water the garden, or simply enjoy sitting in the yard with bare feet and big smiles. These simple moments often turn into memories that last longer than any wrapped present. Inside, tackle a tiny “feel-good” project—refresh a space, organize a favorite corner, or finally hang that photo that's been waiting on the wall.

Most importantly, make time for laughter and gratitude. Share a favorite memory, snap a few photos (messy hair encouraged), and say the things that don't always get said out loud. Mother's Day isn't about perfection—it's about love, appreciation, and celebrating the everyday care that turns a house into a home.

DAD
JOKE



What's May's favorite type of music?

Spring-along tunes

MEMORIAL DAY: A TRADITION OF HONOR AND REMEMBRANCE

Did you know Memorial Day was originally called Decoration Day? It began after the Civil War, when families decorated the graves of fallen service members with flowers, flags, and wreaths.

The holiday was placed at the end of May so flowers across the country would be in full bloom. Another meaningful tradition happens at 3:00 p.m. local time, when Americans are encouraged to pause for one minute in remembrance. Even during a busy weekend of gatherings, that quiet moment honors those who sacrificed everything. It's a simple tradition families can share together at home each year.



CLASSIC GUACAMOLE



Source: www.thekitchn.com

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

INGREDIENTS

- 1/4 small white or red onion, finely diced (about 1/3 cup)
- 1 tablespoon freshly squeezed lime juice (from 1/2 medium lime), plus more as needed
- 1 medium Roma tomato (about 4 ounces), seeded and diced (about 1/2 cup)
- 1 medium jalapeño pepper, seeded and finely diced (about 2 tablespoons)
- 5 fresh sprigs cilantro, finely chopped (about 1 tablespoon)
- 1 pound ripe avocados (3 medium or 2 large)
- 1/2 teaspoon kosher salt, plus more as needed
- Hot sauce, Tabasco (optional)

INSTRUCTIONS

01: Place 1/3 cup finely diced onion, 1 tablespoon freshly squeezed lime juice, 1 seeded and diced Roma tomato, 1 seeded and finely diced jalapeño, and 1 tablespoon finely chopped fresh cilantro in a small bowl. Stir to combine.

02: Halve and pit 1 lb ripe avocados. Scoop out the avocado flesh with a large spoon and place in a medium bowl. Using the back of a fork, smash it into a chunky consistency. Add 1/2 teaspoon kosher salt and a dash of hot sauce if desired, and mix to combine. Add the tomato mixture and gently fold to combine. Taste and season with more kosher salt and lime juice as needed.

COULD A 15-YEAR MORTGAGE HELP YOU BUILD EQUITY FASTER?

Are you dreaming of paying off your mortgage sooner while building equity faster? Refinancing into a shorter-term loan, such as a 15-year mortgage, may help you reach those goals. While short-term mortgages often come with higher monthly payments than a traditional 30-year loan, they also offer meaningful long-term benefits.

With a shorter loan term, more of each payment goes toward principal instead of interest. That can translate into significant interest savings over time and quicker equity growth, helping you own your home sooner.

Many homeowners are surprised to learn that moving from a 30-year mortgage to a 15-year option doesn't always mean a big payment increase. If you've already paid down your loan and rates are favorable, refinancing could keep payments similar or even lower.



Every homeowner's situation is different. Exploring your options can help you decide whether a shorter-term mortgage aligns with your financial goals and monthly comfort level, both today and long-term planning.

UNDERSTANDING EQUITY ZERO: A DIFFERENT PATH TO HOMEOWNERSHIP

What if we told you that you could buy a home even if you don't have thousands saved for a down payment and closing costs? It's true!



NO FUNDS TO BUY A HOME?

Check out Equity Zero Mortgage

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We offer a unique 1st and 2nd mortgage to cover your down payment and closing costs!

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- ✓ No Geographic Limits
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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

May 12 National Nutty Fudge Day
 May 13 National Apple Pie Day
 May 14 The Stars and Stripes Forever Day
 May 15 Peace Officers Memorial Day
 May 16 National BBQ Day
 May 17 National Cherry Cobbler Day
 May 18 National Visit Your Relatives Day
 May 19 Plant Something Day
 May 20 World Bee Day
 May 21 National Notebook Day
 May 22 National Solitaire Day
 May 23 National Taffy Day
 May 24 Aviation Maintenance Technician Day
 May 25 Memorial Day
 May 26 National Paper Airplane Day
 May 27 National Sunscreen Day
 May 28 National Hamburger Day
 May 29 National Paperclip Day
 May 30 National Water a Flower Day
 May 31 National Smile Day



LIMITING SCREEN TIME

Constant notifications and endless scrolling can quietly drain our mental energy. Studies link excessive screen time with higher stress, poorer sleep, and reduced focus, making balance more important than ever.

Protecting your mental health starts with small, practical steps. **Setting daily screen limits, turning off nonessential notifications, and keeping phones out of the bedroom can immediately improve sleep and mood.** Scheduling short screen-free breaks during the day also helps your mind reset and stay present.



Limiting screen time doesn't mean giving up technology. It means **using it with intention, choosing connection over distraction and rest over overstimulation.** By creating healthy boundaries around screens, individuals and families can support emotional well-being, improve sleep quality, and feel more grounded in daily life. Small changes today can lead to calmer, happier, more balanced days.

"It is better to live your own destiny imperfectly than to live an imitation of somebody else's life with perfection." - Elizabeth Gilbert

RAVING FAN TESTIMONIALS



HELPFUL AND COURTEOUS

This experience exceeded all my expectations. They didn't just guide me through the process they genuinely cared about making sure I felt informed, comfortable, and confident the entire time. Their patience, compassion, and clear communication made a world of difference for my family and I.

HANDLED WITH CARE

From start to finish, the experience was organized, efficient, and stress-free. Every detail was addressed proactively, and we always knew what to expect. The guidance provided made decision-making easy and reassuring throughout the process.

We ♥ Referrals!

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