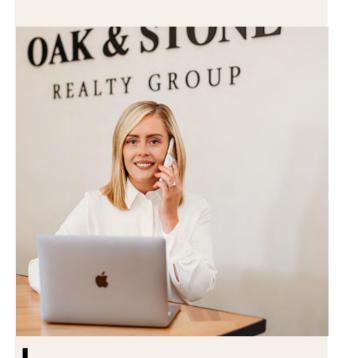
## NEWSLETTER

DECEMBER, 2023



## Meet Zina

Zina Ivanoff is a seasoned real estate professional with a track record of exceeding targets and building strong client relationships. With a background in client satisfaction, she has built a natural ability to understand customer needs and consistently exceed her goals. She prides herself in her communication skills and strategic approaches, which have helped her thrive in highly competitive markets. Outside of work, she enjoys cycling, spending time with her dogs, and volunteering at local charities.



## **Upcoming Events**

Our 2nd annual Santa Soriee is right around the corner! Come meet Santa, write him a lettter to be mailed to the North Pole, and decorate cookies with your little ones.









Is it better to buy or rent? Whether renting is better than buying depends on many factors. NAR members help their clients answer this question with statistics and studies on homeowners and renters as well as financing options and tips. Read more about this subject by clicking on the image below:

<b>Years</b>	Rent Payment	Mortgage Payment	Monthly Difference	After Tax Savings	Yearly Difference	After Tax Savings
1	800	1000	-200	-50	-2400	-600
2	840	1000	-160	-10	-1920	-120
3	882	1000	-118	+32	-1416	+384
4	926	1000	-74	+76	-888	+912
5	972	1000	-28	+122	-336	+1464
6	1021	1000	+21	+171	+252	+2052
7	1072	1000	+72	+222	+864	+2664
8-30			Savings increase every year			

## Contact Details:



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