

A Brief Guide to Buying while You're Selling

Some people sell their houses before buying others, giving them clear budgets for their next places. It makes financial sense, but there's the risk that you might end up couch surfing or having to rent somewhere in the meantime. Others buy first, locking in their dream homes before they're snatched up, but that can mean carrying two mortgages at once. Buying and selling at the same time can eliminate both issues. It can be exciting but stressful if you're not prepared.

With a bit of planning and the right team, however, buying while selling is completely doable. Timing is key: your agent will help align your sale with your purchase, possibly negotiating a rent-back deal or a flexible closing date. It's also smart to get preapproved for a mortgage early so you know what's realistic. And if you need a financial cushion, options like bridge loans or home equity lines of credit can help you cover gaps between buying and selling.

At the end of the day, buying and selling together isn't impossible, but it does take a game plan. Get your finances in order, lean on an experienced agent and stay flexible. You might not avoid every hiccup, but if you've got a need for speed, it could be your best option, as you'll likely be moving into your next chapter far, far quicker. If you think you're ready to take the plunge, call or email me today to start the first steps.

British Surfing Communities Offer Free Wooden Bodyboards to Cut Pollution

Across the beaches of Britain, communities of surfers are coming together to help cut plastic pollution in an exhilarating way.

An underappreciated contributor of plastic waste during the short British summer is the mass of polystyrene bodyboards that descend onto the coast with families and children. Nicknamed "snappers" by locals, the cheap boards unfortunately end up littering the beaches at the end of summer, when the tourists return inland with no further use or space for them. One local authority has completely banned them.

However, one manufacturer has recognized that it's not simply a problem of wasteful attitudes. The reality is that not every parent has the financial ability to splash out on an expensive sustainable alternative, but they don't want their children to miss out on the fun during the often fleeting summer season in the UK.

The Dick Pearce and Friends startup began offering free day-long rentals of traditionally crafted wooden bodyboards, the eco-friendly option for holidaymakers in southwest England wanting to hit the sea. Titling their idea "Surf Wood for Good," they've since expanded their endeavor to over 30 locations across the British coast, with 140 wooden boards gifted to surfing shops across England, Scotland, Wales and Northern Ireland.

The group's efforts are in line with the goals of Plastic Free North Devon, an organization in nearby Devon campaigning for the eventual ban of cheap polystyrene boards for the sake of protecting the environment. Steps like these can contribute to greener fun for all in the near future.



Famous quotes on Play

It's the things we play with and the people who help us play that make a great difference in our lives. Fred Rogers

Play is the highest form of research. Albert Einstein

We don't stop playing because we grow old; we grow old because we stop playing.
George Bernard Shaw

Work consists of whatever a body is obliged to do. Play consists of whatever a body is not obliged to do. Mark Twain

It is a happy talent to know how to play. Ralph Waldo Emerson



How to Use Paint Color to Fix Any Room

If a room in your house feels a little off, the solution doesn't have to be expensive building work or a complete turnaround. Different paint colors on the wall can make a huge difference in your home's atmosphere. Here are a few tips for fixing different rooms' quirks by creatively using color.

Make a room feel bigger. The color white reflects light, so painting your walls white can help to create the illusion that you're in a larger space. Furthermore, painting the ceiling white helps direct light from above, giving the feeling that there is more space above your head as well as around you.

Make a large room feel more cozy. Darker colors help to absorb light, creating the opposite effect of whiter, brighter walls. Using dark but warm colors with a slight red tinge can help to bring a cozier, more compact feel to a large, cavernous space.

Make a room feel more calming. The color of a space has a huge effect on a person's general state of being. Softer, muted colors give a more tranquil, soothing ambiance to a room. Try something like an ocean blue or a leafy green.

Make a room's interesting quirks stand out. Sometimes you want people to notice the things that make your home unique. If you have a beautiful fireplace or elegant crown molding, make them stand out by painting them a color that completely contrasts with the walls.

Make a room's less attractive features disappear. Using a palette with fewer contrasting colors can help to hide unsightly objects in a space. Painting radiators, boilers and other functional but ugly features the same color as the wall can make them seem to vanish.

Is It Wise to Get a Pre-Listing Appraisal?

Obtaining an appraisal before you list your home comes with its pros and cons. A seller-provided appraisal can be a valuable negotiating tool, but put in perspective, it is really just another opinion of value. No appraiser can pinpoint exactly what a property will sell for in any given market, so the best they can offer is a range of value. A buyer may not accept a seller-procured appraisal as being impartial because they believe it could be biased in its opinion. They don't want to be told what to think based on something provided by the seller.

For a property that is unique, making it difficult for an agent to arrive at a market value, then calling in an appraiser for consultation and a pre-listing appraisal would be of benefit. The agent's estimate of market value can be complemented by the opinion of value provided by the appraiser. Each situation stands alone. You will want to weigh the pros and cons of paying for a pre-listing appraisal. The \$375 to \$525 cost could be your final determining factor.

Thank you for your referrals!

I succeed when people like you refer me to your friends, neighbors and loved ones. It's the best kind of feedback I can receive.

So thanks for continuing to pass this newsletter on to people you care about.

<u>Curried Pumpkin Lentil</u> <u>Soup</u>

This flavorsome dish is a great way to eat vegan and seasonally.

Serves 4

1/2 tablespoon olive oil

1/2 pumpkin, chopped

1 white onion, diced

1 large carrot

3 cloves garlic, minced

1/2 tablespoon fresh grated ginger

1 tablespoon mild yellow curry powder

3 cups water or vegetarian broth

1 cup green lentils, rinsed

1 can light coconut milk (reserve 2 tablespoons for drizzling on top of soup)

1/2 teaspoon salt, plus more to taste Freshly ground black pepper to taste

In large pot, heat olive oil and saute pumpkin, onion, carrot and garlic until soft. Bring heat to medium low, add ginger and curry powder, stir together for 30 seconds.

Stir in water/broth, coconut milk and lentils. Season soup with salt and freshly ground black pepper. Bring soup to boil, then reduce heat and simmer over mediumlow until lentils are soft and tender.

Dish out soup and drizzle leftover coconut milk on top. Serve.



Buying a Castle: Spooky Season Goals or Real Estate Reality?

Have you ever dreamed of sipping tea in your turret while watching the fog roll across your haunted - sorry, historic - estate? The idea of owning a castle may sound like a Halloween fantasy, but it's actually not as far-fetched as you'd think. Castles aren't just for ghost stories and fairy tales. Real-life castle homes are up for grabs around the globe, whether it's a medieval marvel in France or a turreted estate in rural Texas.

So what constitutes a castle, exactly? Typically, it's a fortified residence with thick stone walls, towers and maybe even a moat if you're lucky. Unlike a chateau, which is more about luxury than defense, a true castle would have originally been built to keep out invaders or those who'd do harm. Or, at this time of year, possibly trick-or-treaters too.

Of course, owning a castle isn't all candlelit feasts and dramatic entrances. Castle homes can be expensive to heat, tricky to maintain, and surprisingly tough to sell. But if you're serious, they make spacious homes and potential investments that can be monetized through offering tours, hiring out to film sets and hosting functions. Castle listings can be found on specialized real estate websites or even by using advanced filters on traditional home search platforms. Prices range widely, from under \$500,000 for fixer-uppers in rural Europe to multimillion-dollar fortresses in the U.S.

You may be planning to host the ultimate Halloween party or recreate your favorite period drama or just hoping to live out your royal dreams year-round. If so, castle life might actually be within reach. Just make sure you can handle the cobwebs and the mortgage in equal measure! Because nothing says *forever home* quite like 12-foot stone walls and a friendly ghost in the east wing.

Interested in exploring real-life castle ownership? Call or email me today to begin your search.



Quick Quiz

For an answer, email me at br@brettroderman.com or call 404-229-7600.

How many beans does each cacac tree produce a year?

Worth Reading



The Ultimate Digital Decluttering Calendar

The Lifestyle Files
Even the most organized among us can struggle with hidden clutter.
Overflowing inboxes, endless apps and forgotten files often create digitally disorganized chaos. The Lifestyle Files offers practical minimalist strategies to regain control and embrace digital minimalism.
Read on to find out how small changes can boost your peace of mind, helping to reclaim your digital space. More:

https://tinyurl.com/worth1025a



Friendships After 60 - Maximizing Social Fitness Eva Ritvo, MD

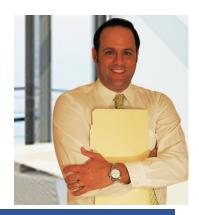
Psychology Today
Strong social ties shouldn't be treated as just a "nice to have." They're incredibly important for your health and longevity. That's according to Eva Ritvo, MD, who explores why friendships matter more than ever in later life and how to build and nurture them. From casual chats to deeper connections, consider some of these practical ways to boost your "social fitness" and thrive in your later years.

More: https://tinyurl.com/worth1025b

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British Surfing Communities Offer Free Wooden Bodyboards to Cut Pollution

How to Use Paint Color to Fix Any Room

Buying a Castle: Spooky Season Goals or Real Estate

Real Estate News You Can Use Brought to you free by Brett Roderman

	4					7	9	
	3		1					5
6	5			7	3			
8		5	3			9		
			2		5			
		3			8	5		1
			9	5			1	6
4					2		5	
	9	6					4	

Sudoku instructions: Complete the 9×9 grid so that each row, each column and each of the nine 3×3 boxes contains the digits 1 through 9. Contact us for the solution!

Wondering What's Happening in Your Neighborhood?

How has the price of your home changed in today's market? How much are other homes in your neighborhood selling for?

These are all critical questions that shouldn't be overlooked when thinking about buying or selling your home. Whether you're curious about prices in your area, whether it's an excellent time to sell, or just need an expert to answer your questions, I can give you the tools and offer guidance through the entire buying or selling process.

Let me know how I can help by simply giving my office a call at 404-229-7600 to set up a time to connect.

Contact me today:

404-229-7600 br@brettroderman.com www.BrettRoderman.com