



Real Estate News You Can Use

Brought to you by Brett Roderman

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Don't Make These 6 Mistakes as a First-Time Home Buyer

Experience will be your best ally when it comes to avoiding pitfalls when buying your first home. We are here to help you avoid these most common mistakes.

1. A real estate agent who doesn't have your best interests at the forefront or the right tools and resources to assist in getting the job done effectively won't likely produce good results. Be selective in choosing who will represent you.
2. Relying on a lender just because of a past banking relationship may not yield the best rate and terms for your loan. Explore the competition.
3. In a hot seller's market, hesitating to put in an offer on a suitable home could mean losing a rare buying opportunity and creating uncertainty when it comes to future prospective properties.
4. Not staying within your budget and moving forward with a higher-priced home can cause you to pinch pennies to make ends meet and trigger unnecessary anxiety.
5. If you are in the midst of a seller's market and you have not been preapproved for a loan, your offer is in a very weak position. You risk losing every buying opportunity until you do get preapproved.
6. You will miss valuable buying opportunities if you make your home search parameters too broad. Don't spend too much time looking at properties that really aren't for you. Narrowing down what features of a home are on your bucket list will allow you to home in on those properties from the start.

We are here to ensure you have a smooth home-buying experience. Call or email us and let us help you avoid these mistakes and other potential pitfalls.

Melbourne Residents Send Love Letters to Their Favorite Trees

The citizens of Melbourne, Australia, have long had a strong bond with nature and the outdoors. Pre-COVID, many a Melburnian could be found soaking up the city's glorious flora and fauna amongst the city's 70,000 eucalyptus, oak and elm trees. When local city services launched a novel way for inhabitants to easily report problems with trees, dangerous branches and storm damage in 2018, they could never have imagined the response that ensued.

Planners initially came up with the idea to assign each tree its own email address so that passersby could easily send reports. But some residents saw an opportunity to commune with nature by sending emails directly to the trees themselves! Dubbed "tree-mails," the messages expressed adoration for the trees' beauty, declarations of love for specific trees, simple greetings and existential dilemmas.

One example reads, "My dearest Ulmus. As I was leaving St. Mary's College today, I was struck, not by a branch, but by your radiant beauty. You must get these messages all the time. You're such an attractive tree."

Over the years, the endearing exchanges have endured. Local Jane Evans reflected on the cultural phenomenon with the Good News Network on Earth Day back in April 2020.

When she realized an elegant jacaranda tree from her area was missing, she looked it up in the database, sent it an email and was thrilled to receive a personal response. Apparently, the tree lived on in spirit, thanked her for her well wishes and even told her a joke.

Want to Sell Your Home Fast? Get These Essential Tips



Preparing your home for sale can make the difference between getting the price you want – or ending up disappointed.

Discover some easy things you can do by requesting my free guide, "50 Tips to Prepare Your Home for a Speedy, Top-Price Sale."

Reach out to 404-229-7600 and I'll send it right out to you.



Here's How to Cultivate Your Creativity

January is International Creativity Month, a time we collectively acknowledge those who work in creative industries and how various creative infrastructures foster new ideas for the betterment of all. It's also a chance to ignite the latent creativity within. Here are few tips to help get that fire burning.

Before picking up a paintbrush or pencil, you may need to break out of a fixed pattern of not believing you're capable of creating in the first place. Replace closed-ended statements such as "I can't" or "I don't know" with "I have what it takes" and "There's always a way." These creative mantras will allow inspiration to bubble up to the surface naturally and spontaneously.

Finding a creative outlet may seem like a daunting task, but it's as simple as opening a box of crayons and sitting down with a coloring book. Give yourself permission to play rather than focusing on the discovery of talent or the pressure of the perfect end result. Enjoy the process of self-expression and its stress-relieving benefits. You may need to explore a few different techniques before you find one that suits you, so don't go overboard buying the latest kit or supplies.

Remember that creativity isn't confined to the fine arts. It can be anything that excites you, invigorates you or offers you a simple moment of joy. Beyond painting and writing, a whole world of creative pursuits exists. You could knit while watching old movies, get groovy during an online dance class or cook up a storm in the kitchen.

Be kind to yourself when things don't go to plan. In the wise words of Bob Ross, celebrate the "happy little accidents" that occur as you navigate the lifelong journey of inspiration.

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.

Maple Cinnamon Apple Sweet Potatoes

Apples, sweet potatoes, maple syrup and warm spices are the perfect flavors to keep you cozy this winter. This super simple and hearty side dish is a breeze to prepare and will have your kitchen smelling oh so delicious!

Serves 6

2 large apples, diced medium
2 large sweet potatoes, diced medium
1 tablespoon olive oil
2 teaspoons ground cinnamon
1/2 teaspoon ground nutmeg
2 tablespoons pure maple syrup

Preheat oven to 400° F.

Combine the apples, sweet potatoes, olive oil, cinnamon and nutmeg in a large bowl.

Toss well to coat the apples and sweet potatoes with the oil and spices. On a large baking sheet, spread in an even layer.

Bake for 25 to 30 minutes or until the sweet potatoes and apples are tender.

Remove from oven and drizzle with maple syrup.

Serve hot.



What Is Title Insurance?

When you prepare to close on your new home purchase, title insurance will be an important item on your settlement statement. If you have a loan, then prepare to see two line items for title insurance costs. These one-time up-front costs are a form of indemnity insurance to protect you and your lender from financial loss that may come from title defects. You or the seller will pay for standard title protection, while your lender will require you to pay for increased coverage based on the loan amount.

Title insurance protects against ownership issues that may arise from unknown title defects, past unrecorded liens and encumbrances, right-of-way easements and matters coming from false and illegal documents associated with ownership interests of others.

Even if you pay cash for your home, obtaining title protection is recommended. Buyers and sellers can negotiate as to who will pay the fee for one of the most important closing costs items of any home sale.

A Step-by-Step Guide to Decluttering and Downsizing

Even if you are not moving, one of the more challenging parts of home ownership is keeping your home clutter free, knowing how to downsize your spaces and how to practically reduce the number of your belongings.

This guide will help you improve your skills so you can get the job done with the outcome you planned for.

Once you know why you need to declutter and downsize, how you do so will make more sense. Take a moment to realize the mental and physical benefits of the task at hand.

Create a mental picture of what end result you wish to achieve. Hold on to that idea and enjoy the process.

Start with items that no longer have meaning to you or are no longer functional. They will be the easiest to discard and will create your decluttering mindset and enable you to keep going.

Next are the things that still bear a bit of a question mark as to whether they stay or go. These items may be duplicates of things you have kept "just in case." Analyze their real value, rarity and usefulness. Doing so will answer the question of if they are worth taking up precious space.

The final step would be to address those pieces that still stir memories. It is hardest to declutter the photos and heirlooms that stir your emotions, especially if they'll make you feel guilty if you part ways.

Consider scanning old documents and photos. Friends and relatives may feel honored if you pass on small collectibles. Some items can be repurposed to start new lives in your newly created spaces.

It is a learning process to successfully declutter and downsize. Stay focused on your mission. We have guided many clients through the process and can do the same for you.

Worth Reading



How to Declutter Your Digital Life

By Brit + Co

Brit+Co

You may have already sparked joy and "KonMari'd" your home, but there's one area of clutter that may have escaped your notice: your tech. Luckily, this helpful article has some great tips and tricks to help you declutter your social media, organize photos and files, get on top of services and subscriptions and even wrangle wires and accessories no longer in use. **More:**

<https://tinyurl.com/link0121a>



Are You Wishing Your Life Away? Six Tips for Making the Best of Your Reality

By Anabel Jensen

Six Seconds

If your yearning for easier times is getting in the way of action, this Six Seconds article has some excellent ways to help you stay grounded. One example is the "Name It to Tame It" method, which involves putting strong emotional reactions into words to help your brain function effectively. Another example is building a safe space in your brain to smooth out intense feelings: it could be a childhood treehouse or a beach in Hawaii. **More:**

<https://tinyurl.com/link0121b>



Quick Quiz

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

On January 11 of which year did Amelia Earhart become the first person to fly solo across the Pacific?

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

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 me for the solution!



We can't make this stuff up!

After his train crashed through the barriers at the end of the track, a Dutch train driver's life was saved by a giant whale tail. The aquatic sculpture stopped the train from plunging into the water 30 feet below.

There's a new mayor in the tiny town of Rabbit Hash in Boone County, Kentucky, and he's got four paws and a tail! Wilbur the French bulldog claimed 13,143 votes and replaced pit bull Brynneth Pawltro.

Two kayakers in California had a close brush with the local wildlife. Their boats were launched into the air when a whale breached with its mouth open, but luckily, no one was harmed.

Six-year-old Londoner Ella got a big surprise when her dad unveiled his six-month lockdown project, a child-sized replica of Diagon Alley from the *Harry Potter* stories. The previously unused space is accessed by a secret wardrobe door.

Inside Your Newsletter:

Don't Make These 6 Mistakes as a First-Time Home Buyer

Melbourne Residents Send Love Letters to Their Favorite Trees

Here's How to Cultivate Your Creativity

A Step-by-Step Guide to Decluttering and Downsizing

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:

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