



# Real Estate News You Can Use

*Brought to you by Brett Roderman*

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## Wire Fraud in Real Estate: How to Protect Yourself

In a world of scamming via Internet connections and communications, we want to warn you of the wire fraud that could be a product of sending or receiving emails that takes root during the closing process in a real estate transaction where large sums of money are being transferred to consummate home sales.

Once scammers gain access to a real estate agent's or title company's email account, they can deceive home buyers by "forging" emails to falsely convey closing money wiring instructions. If successful in convincing a buyer to send closing funds to an account other than that of the title company's financial institution, the scam won't likely be discovered until the funds cannot be recovered.

It is important to protect yourself from this potentially huge loss of your life savings. Whenever you receive an email from a title company or your agent with wiring instructions for closing, you always need to call the source to confirm the content of the instructions that you have received. Typically, real estate agents should not be in receipt of wiring instructions because it provides another avenue for potential fraud.

Most title companies protect themselves and their clients by communicating wiring instructions via encrypted email once the buyer calls to ask for those instructions. While nothing is foolproof, email encryption helps assure the secure transfer of closing funds.

We are aware of the perils associated with this part of the closing process and are here to assist you in the verification process. We can direct you to title companies with encryption capabilities.

## Giving Back: One Man's Mission to Change the World

Professional traveler Barton Brooks is as comfortable on the back of an elephant in Laos as he is hiking in Uganda, exploring Dubai's beaches or spinning prayer wheels in Tibet. Yet there is more to this wanderlust-struck wanderer's worldwide adventures. Wherever he roams, Brooks takes it upon himself to leave the places he visits better than when he arrived.

Brooks's extraordinary career includes volunteering, which involves hands-on work such as digging school toilets, donating clothing, laying bricks, building wells and planting trees, amongst other endeavors. If something is within Brooks's power to do, he does it. The courageous backpacker is truly being the change he wishes to see in the world.

Inspired by a high-spirited yet needy group of children while vacationing in Cambodia, Brooks decided to trade in his career as a New York real estate broker for a simpler existence. After leaving his job, he launched a grassroots organization called Global Colors, a small yet mobile grassroots organization that set out to connect travelers and volunteering work.

Establishing a reputation for being able to cut through red tape and bureaucracy, Brooks kicked off the guerrilla aid movement in 2010 with projects geared towards creating immediate, tangible change on the ground, simultaneously teaching individuals, families and travelers how to do the same in their communities. Whilst he may seem like a single drop in an ocean, Brooks and his tireless efforts have certainly made ripples and waves, proving it only takes a little to change a lot.

## Are You a First Time Buyer? Get My Free Guide



Buying your first home is a big step, and one that is likely to impact your financial future for years to come.

Make it easier by requesting my free guide, "How First-Timers Can Make a Wise Buy."

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



## 6 Fun, Easy Ways to Celebrate Holidays over Distance

Being separated from loved ones during holiday celebrations can leave you feeling blue when you should be feeling warm and content. Thankfully, there are a multitude of ways you can close the distance and inject some much-needed joy into your forthcoming festivities. Here are a few ideas to get you started.

**Go digital.** From Zoom to Skype, various video call platforms allow you to schedule a family get-together in a few simple steps. The ease of a digital event makes it easy to attend, as complex travel arrangements and parking plans fall away, reducing your carbon footprint in the process.

**Expand your guest list.** Given the above, you'll be able to invite extended family and friends who might not have been able to make a physical event, making proceedings extra special.

**Encourage participation.** To ensure your guests don't clock in, "do their time" and clock out, send recipes and teasers ahead of time and ask for their input. It's a great way to keep people invested.

**Dress with holiday flair.** Make the event immersive by dressing up for your chosen holiday. Better yet, come up with a dress-up theme and get the good times rolling in unconventional garb.

**Get gaming.** Up the fun factor by orchestrating a virtual scavenger hunt, whodunnit or quiz. There are dozens of budget-friendly resources online, such as Kahoot, playingcards.io and pogo.com.

**Add a song and dance number.** Thanks to screen-sharing technology, you can supply a backing track and karaoke-style lyrics to the budding vocalists in your family. Throw in a dance-off, and you've got a winning event on your hands!

## How Do Realtors Find Comps?

In order to present an accurate estimate of your home's value, three main sources will be investigated by our team so we can find home sales that are the best comparable sales, or "comps," to your home.

The most readily available tool is the Multiple Listing Service (MLS), a database that can be searched via parameters that most closely approximate your home's features and amenities.

If a home sells without ever having been on the MLS or has been sold very recently, we can access public records through the local title company and locate other comps that may be similar to your home.

Closings for newly constructed homes often take a while to show up in public records and are often not found on the MLS, so a visit to the new home sales office to request information on closings will also be a reliable source of comps.

## 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.

## Green Bean Casserole

Serves 8

1 lb green beans  
1 tablespoon cornstarch  
2 tablespoons butter  
1 lb sliced mushrooms  
1/4 teaspoon thyme  
1/4 teaspoon nutmeg  
2 cloves garlic, minced  
1 onion, diced  
1/2 cup milk  
1/2 cup heavy cream  
2 teaspoons Worcestershire sauce  
1/2 cup crushed potato chips or French fried onions

Preheat oven to 350F. Grease a 9×13 baking dish. Prepare a large pot of boiling salted water. Blanch green beans about 2 minutes until bright green and tender-crisp. Drain and cool in a bowl of ice water. Drain and set aside. Whisk together cornstarch and 2 tablespoons water in a small bowl. Set aside. In a large skillet over medium high heat, melt butter. Add mushrooms, thyme, nutmeg, garlic and onions. Cook 3–4 minutes until tender, stirring occasionally. Add salt and pepper to taste. Stir in milk, heavy cream and Worcestershire sauce. Bring to a boil. Reduce heat and stir in cornstarch mixture until thickened, 2–3 minutes. Stir in green beans. Pour mixture into baking dish. Sprinkle chips or fried onions over the top. Bake about 15 minutes until bubbly and golden brown.



# Determining Home Appraisal Value: 7 Contributing Factors

The valuation of your home will consider a variety of contributing factors. The appraised value will weigh everything from location and demographics to the physical attributes of your home. These are key influences.

1. First is the location. The neighborhood's location value will be relative to its proximity to area schools, amenities and accessibility to those amenities. A home's location within the neighborhood can add positive value if it is in a cul-de-sac or on a large lot and does not back up to any main roads. Location value is reinforced if surrounding homes are clean, neat and owner-occupied.
2. Value will be influenced by what upgrades and updates are contributing to making a home more current in quality, energy efficiency and safety.
3. Appraised value is enhanced when a home has been built in the last 20 years because it presents a lower risk for needed repairs and has newer amenities.
4. Buyers will pay higher prices when the design of a home is timeless and has good appeal for the majority of buyers.
5. As important as the value of the interior of a home is in the appraisal process, so is the exterior landscaping and overall curb appeal. Landscaping that is easy to care for and complements the home's exterior will yield more value.
6. The value of the number of bedrooms and baths will be of prime importance when comparing to competing sold and listed homes. As the bedroom and bath count goes up, so does the value of the property.
7. The square footage and the efficiency of the floor plan contribute to the value. Finished livable basements add value, but not to the same extent as those living spaces that are above grade.

If you have any questions about home appraisals, call or email us. We are always here to help guide you so you can make the decisions that are best for your goals.

## Worth Reading



### Thoughtful Wording for a Thank You Note

By Debby Mayne

*The Spruce*

With the gift-giving season just around the corner, thank-you notes are the perfect way to express your appreciation and spread that holiday cheer a little further. If you struggle with writer's block, this article has a few handy tips to help you articulate your gratitude, from structuring your note to adding thoughtful, personal touches, such as the reasoning behind your thankfulness and a friendly sign-off. **More:**

<https://tinyurl.com/worthreading1120a>



### Secrets of People Whose Houses Smell Amazing

By Maria del Russo

*Real Simple*

Combat household odors and delight your olfactory system with this article's helpful advice. Featuring expert guidance from cleaning company owner Melissa Maker and housekeeping author Rachel Hoffman, it covers the most common household areas that are likely to smell, such as the refrigerator and soft surfaces. It also has great pointers for subtly introducing scents and natural smells, such as woods, florals and citrus.

**More:**

<https://tinyurl.com/worthreading1120b>



## Quick Quiz

For an answer, email me at [br@brettroderman.com](mailto:br@brettroderman.com) or call 404-229-7600.

*Mickey Mouse's public debut in November 1928 was in which film?*

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

**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!

The FBI is investigating the sighting of a man flying with a jet pack spotted by pilots on two separate flights near Los Angeles International Airport. The identified flying object was seen at 3,000 feet above the City of Angels in early September.

Transparent public toilets have been installed in Shibuya, Tokyo's commercial district. The see-through facilities use "smart glass" that turns opaque when occupied and allow prospective users to inspect cleanliness before using.

A piece of hair belonging to the 16th president of the United States has gone up for auction. The lock, which has been described as "bushy" by a spokesman for the Boston auction house, comes wrapped in a telegram about Lincoln's 1865 assassination.

A Lego piece fell out of a boy's nose after having been stuck there for two years. Seven-year-old New Zealand resident Sameer Anwar was sniffing cupcakes when he felt a pain in his nose. The missing piece became dislodged after he blew his nose.

### Inside Your Newsletter:

Wire Fraud in Real Estate: How to Protect Yourself

Giving Back: One Man's Mission to Change the World

6 Fun, Easy Ways to Celebrate Holidays over Distance

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### 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:**

**Brett Roderman**

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