



Real Estate News You Can Use

Brought to you by Brett Roderman

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Ready to Buy a Home? Here's How to Prepare

To help avoid being a victim of homebuyer anxiety, we would like to give you some pointers to better prepare yourself for what lies ahead when you set out to buy a home.

A good starting point is to go to your lender of choice and get preapproved for a loan. In doing so, two major things will be accomplished.

You will know what kind and price of home that you can afford to buy, and you will be able to accompany any offer to purchase with a loan preapproval letter, which adds strength to your offer.

Before you set out on your search, if you list the characteristics of a home that will suit your family, your time will be rewarded more quickly because we can help you target amenity-specific homes.

In today's market of limited inventory, you want to be mentally prepared to pull the trigger when you view a home that fits your needs. Hesitation can result in missing out on the property that really works for you.

To assist in the decision-making, evaluate your funds on hand so you can afford to do fix-its or be able to enhance a new build home if that's what you would choose to purchase.

Have your yellow pad filled out with these items when you call upon us to partner with you in the homebuying process. By understanding your needs and what you qualify for, we can then move forward efficiently, meet your needs and not miss your best opportunities. We can help you determine what is right for you, given your individual financial circumstances and goals. Call or email us today.

The Connection between Dancing and Brain Health

Dancing has long been embraced as a perfect way to keep the body physically fit, but you may be surprised to learn that dancing improves brain health.

A recent study by *Frontiers in Human Neuroscience* upholds that dance is better than a traditional workout when it comes to slowing down the signs of aging in the brain. That's because the kinetic artform is so much more than just shimmying and shaking. You've got to remember the dance steps, execute turns to a beat, recognize the rhythm and synchronize with a partner, all of which keep your brain active, engaged and on its toes, so to speak!

Another study published in the *New England Journal of Medicine* found that out of a range of different exercises, dancing was the only activity to offer protection against dementia, reducing risk by a staggering 76 percent. "Dancing regularly improves neuroplasticity by causing the brain to continuously rewire its neural pathways," says Dr. Robert Katzman.

A University of Illinois, Chicago study involving a Latin ballroom dance program for older adults found improvements in memory, attention and focus, and a similar program for seniors experiencing mild cognitive impairment reported improved thinking and memory after the 10-month program concluded.

To top it all off, dancing boasts other benefits, like improved mood, better posture and balance, and effective stress management. Since September 19 is National Dance Day, why not blow off some steam, get your limbs moving and keep the old brainbox buzzing with an impromptu salsa, hustle or twist and shout?

Thinking of Buying a Home? Get My Free Guide



Buying a home is a complex process with many factors to consider.

Prepare for the decisions you'll need to make along the way by requesting my free report, "10 Easy Steps to Buying a Home."

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



Tackle Money Matters as a Team with These Tips

As married couples move into their prime earning and spending years together, they may find shared finances a challenging and sometimes uncomfortable subject to broach.

But top financial advisers recommend tackling money matters as a well-oiled team as an exercise in full disclosure, trust and financial security.

Here's how proactive pairs pull it off.

Fair is a feeling, not a fact. A fair way of handling the monthly bills is not necessarily a 50/50 split. As long as both parties are comfortable, then a proportional split based on income is the right way to go. You could also factor in unpaid work like childcare duties or housework.

Debt discussions. While you are not legally responsible for your significant other's debt, it'll go a long way in reaching your shared financial goals if you tackle it together. This doesn't always mean taking it on yourself, but you could address how much each person contributes to shared expenses, based on debt repayments.

Money talks. Couples who check in regularly are able to review bills, budget and make progress on debts and goals. Why not set aside an hour each month for a standing meeting to get a handle on what has worked and what hasn't? You could also add a positive incentive by ordering pizza afterwards.

Plan ahead. Planning for doomsday scenarios may not sound like fun, but it is important to support each other during end-of-life arrangements. On the brighter side, you should plan how you would spend a windfall like an inheritance, bonus or property sale.

A good rule of thumb is 70 percent on savings, 20 percent on debts and 10 percent on lifestyle upgrades.

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.

Cheesy Cauliflower Broccoli Soup

Fall has arrived, so here's an easy recipe for a deliciously comforting soup for when the weather starts to cool down.

Serves 4

1 tablespoon butter
3 cloves garlic, minced
1 yellow onion, chopped
2 large carrots, julienned
3 tablespoons all-purpose or gluten-free flour
3 1/2 cups vegetarian or chicken broth
1/2 cup half and half or whole milk
3 cups cauliflower florets, finely chopped
3-4 cups broccoli florets, finely chopped
3/4 teaspoon salt
freshly ground black pepper to taste
1/2 teaspoon garlic powder
2 cups shredded cheddar cheese

In a large pot, melt butter over medium-high heat. Add garlic, onion and carrots. Sauté until vegetables are tender, about 5 minutes.

Stir in flour to coat vegetables, then slowly stir in broth. Add milk, cauliflower, broccoli, salt, pepper and garlic powder. Bring it to a simmer. Cook until broccoli and cauliflower are tender, 10-15 minutes. Stir in cheese and reduce heat to low.

Pour 3 cups of soup into blender and carefully blend until smooth. Return blended soup to pot and stir to combine. Serve with extra shredded cheddar on top, if desired.



How Is an Offer Different from a Contract?

When you have decided on a home you would like to purchase, you will be expressing your willingness to offer to purchase that home, and it can be expressed in verbal or written terms. Once your offer is presented to the seller, the terms can be negotiated between both parties.

If a meeting of the minds is reached, then a binding contract to purchase is created. By law, the purchase contract must be in writing. The typical purchase contract will contain a detailed description of the property, the price, the terms of purchase and the date of transfer.

Offers to purchase can be revoked prior to acceptance. Contracts are binding once fully executed by both parties and would require mutual agreement to terminate. Our goal is to make the home purchase process as clear as possible for you and to provide accurate answers to this and all of your questions.

Six Easy Ways to Boost Curb Appeal in Just One Day

Top-notch first impressions of your home can help ensure its successful marketing but also create an inviting feeling to your casual visitors when they step onto your property.

Boosting curb appeal doesn't have to be an expensive undertaking or one that takes weeks to accomplish.

As a matter of fact, a whole lot can be achieved in just one day. Here are six easy ways to create a first impression that is a lasting one.

1. Start with a thorough cleaning of the front porch slab, door, windows, walls and ceiling. This will set the stage for your curb appeal makeover.
2. If scrubbing down the front door doesn't make it visually "pop," then paint it a color that complements the color of the house but also brings a visitor's eye to the entry with some brightness.
3. An easy and fun fix is to find a new doormat with a classy look, often incorporating color that coordinates with the front door. What an inexpensive way to take your curb appeal up a notch!
4. While shopping at the home improvement store for paint and a doormat, be sure to check out the aisle with new house numbers, especially if your old ones are dingy and cannot be cleaned up. Be sure the style of the numbers is in tune with the character of the front of your home.
5. If you shop carefully, you can also find reasonably priced new door hardware to harmonize with the new house numbers.
6. To add additional color, introduce well-placed potted flowers on the porch and the entry walkway. Low-maintenance plants will endure through the season without requiring a lot of attention.

If you'd like additional ideas to boost curb appeal, we're always here to provide guidance. We're just an email or call away.



Quick Quiz

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

Who was the cha-cha champion of Hong Kong in 1958?

Worth Reading



11 Places for Thrifty Bookworms to Download Free E-Books

By Kyli Singh
Mashable UK

If you're on the hunt for your next digital read, this helpful article delves into the wealth of free e-book resources on the web. Offering a range of gratis classics and new novels for a multitude of eReader formats, its sources include the free section of the Google eBookstore, the volunteer-run Project Gutenberg collection and educational/business e-book site BookBoon. **More:** <https://tinyurl.com/worth0920a>



Surprising Number of People Feel Happier after Spontaneous Decisions

Good News Network
Goodnewsnetwork.org

Is spontaneity the key to contentment? This article seems to think so! Backed by a OnePoll survey of 2,000 Americans, it extols the virtues of spontaneous decision-making, citing that 72 percent of respondents feel happier when they make spur-of-the-moment decisions in some way. A collective to-do (spontaneously) list includes fishing, hiking, a career change and the adoption of a new furry friend. **More:** <https://tinyurl.com/worth0920c>

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6					1	8	7	3
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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!

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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