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Watch Out For The Creep!

You've probably seen that interest rates are starting to slowly creep higher and higher. This can be a financial disaster for you if you are thinking you may want to sell your home in the next 2 to 8 years.

There's no question that you can sell your current house for more money and buy a BIGGER house with an affordable payment now while the interest rates creep. But as they begin creeping up, it makes housing prices less and less affordable, ultimately pricing some people out of the market.

Since all mortgage qualifications are based on a monthly payment, the amount that you can afford each month will simply give you less buying power. As an example, if you can afford a \$400,000 house today, that same monthly payment may only get you a \$350,000 house if you wait to buy for another year or two. This is assuming that the interest rates will continue inching up as they have been for the past several months and as they are projecting.

As your real estate advisor, I owe it to you to make sure you know the importance of "forward thinking" when it comes to your housing needs. While every situation is different, the truth is that you know your family housing needs better than anyone. You can make a knowledgeable decision as to what changes

may need to be made over the next 2 to 8 years. If you would anticipate a move up or a move down to another house, NOW may be the best time to do it from a financial perspective.

I'm sure you've always heard that the real estate market is all about TIMING. So it's wise to think about any changes you may have in finances or family size over the next several years, then focus on the timing that will make the most sense financially.

I can help you with all real estate related questions with a free, no obligation phone consultation. You'll never get a "sales pitch" and will receive sound, solid advice on some options that you may want to consider. Just call or email!



Spring Is Just Around The Corner!

As I drive through the neighborhoods throughout our area, I always love seeing the difference in real estate during Springtime. It's what homeownership is all about! You'll see families out working in the yard, meeting on the sidewalk to catch up with neighbors and countless people out for a slow stroll with their dogs.

Around here, I've always found that everyone gives a friendly wave as we drive by and as I'm showing homes in the area, it's not uncommon for them to stop and strike up a conversation with me about the house I'm showing or the real estate market in general.

Coupling this with the fact that everything is blooming and the weather is outstanding and you can easily see why Spring is my favorite time of year.

Statistically around the country, Springtime is a great time in the real estate market too. Everyone loves selling their home when things are bright and cheery and nothing beats that neighborhood feel you get when everyone is outside enjoying the weather. That's why each year, you see neighboring homes popping up for sale every week and lots of people considering a move to the community.

For you as an area homeowner, one of the most important things you can do is give a friendly wave when you see people driving down the streets or getting out of their car to view a neighboring home for sale. They need to feel comfortable with a community before they'll ever be comfortable with a house and your welcoming smile may make all the difference in the world.

Why is this important? As you know, your house is one of the most valuable assets you'll ever own. And yes, you actually CAN affect the neighboring home values, thus increasing the value of your asset!

I've often set records in neighborhoods for the highest home sale price ever seen. Even if we just increase that price by \$5,000 it actually means every single homeowner in the community each made an additional \$5,000 in the value of their home!

Our hopes for the community this year are that everyone really spruces up their homes as best as possible, thus allowing increased enjoyment for all homeowners, more marketable homes for those that require new owners and of course increased prices for the area meaning everyone increases their net worth!

Once Spring has sprung, we will all develop our green thumb again. Let's do something NEW with the front of our house! Let's make it fresh and exciting! Maybe even hire a professional landscaper just to change some stuff up a little bit. It makes it so much more exciting every time you pull up to the house!

I have several people I can refer to you regardless if you need a landscaper, lawn care or anything interior or exterior with your property. We have a "Dream Team" that's helped our clients with countless projects before so they do a great job, have fair prices and come highly recommended.

As always, my team is just a phone call or email away. Get out your work clothes and let's start sprucing things up!

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Quote of the Month

Some people look for a beautiful place. Others make a place beautiful.

-Hazrat Inayat Khanr



<u>I'm going to let you in on an</u> <u>Industry dirty little secret...</u>

Most Home Owners think the 2 best questions to ask when interviewing Realtors is "How much do you charge?" & "What will you list it at?".... So every Agent just has to say a cheaper fee, offer less on services, experience & knowledge & say a sky high list price to win the Listing from the unsuspecting Homeowner! EEEK! What could go wrong?... Expireds, that's what.

The questions that should be asked are "HOW will you Market & SELL my property?"

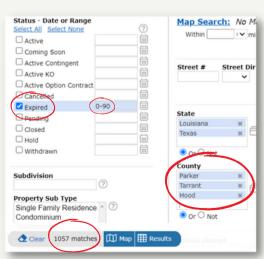
(not just 'list' it) and "How will you find the most opportune Buyer?"

Now is NOT the time to FINALLY make the decision to sell a house & choose the wrong Agent... especially if you have set your heart on a new home! Don't hire an Agent who's going to camp out on your Listing while it's priced too high, all while they are gathering potential Home Buyers who will ultimately buy well priced homes listed elsewhere... the Agent is making money while you lose it, they're leveraging your home being listed, using it as an example of an over priced home then selling those Home Buyers, who did come to see it, other homes that ARE realistically priced... while you sit gathering

days on Market & dust.

This is **THE MOST EXPENSIVE type of Real Estate Agent to Hire...** It's happened 1,057 times, to 1,057 families & property owners, in the last 90 days! *





*Parker, Tarrant & Hood Counties, last 90 days per NTREIS

TYPES OF BIRDS

Т	Н	Р	Ε	N	G	U	I	N	s	S	Т	G	٧
W	U	0	С	0	С	K	Α	Т	0	0	S	G	U
R	М	R	s	Α	N	D	Р	I	Р	Ε	R	s	L
0	М	Н	Κ	Р	G	Α	С	Κ	Н	F	S	С	Т
s	I	Р	С	Ε	0	0	P	Р	Κ	Α	N	S	U
Т	N	K	٧	T	Υ	Ε	I	S	S	L	0	N	R
R	G	D	Ε	Ε	0	S	G	S	K	С	R	S	Ε
I	В	U	0	Т	N	R	Ε	W	W	0	Ε	N	S
С	I	С	0	S	L	W	0	Α	Α	N	Н	Α	С
Н	R	K	Ε	Н	Р	S	N	N	Н	S	D	С	R
Ε	D	s	s	Ε	N	R	S	s	s	٧	0	U	Α
s	S	P	Ε	G	Т	M	Ε	L	S	S	٧	0	N
0	٧	Ε	Ε	Н	W	U	D	Υ	С	0	Ε	Т	Ε
s	R	N	G	Ε	Α	G	L	Ε	s	G	s	Υ	S

FAI CONS EAGLES DOVES PIGEONS OSPREYS COCKATOOS SANDPIPERS HAWKS PENGUINS SWANS HUMMINGBIRDS DUCKS TURKEYS OSTRICHES HERONS GEESE CRANES VULTURES OWLS TOUCANS

FEATURED HOME OF THE MONTH!

TCU neighborhood! A true 4 bedroom, 3 full bathroom home for Under \$350,000! Large quarter acre lot with mature trees. Split bedroom layout with 4th bedroom almost having a private access - perfect guest suite or home office! THREE living areas, TWO dining areas & fantastic access to everything DFW offers being right off of the 820 loop!



4 BEDS - 3 BATHS - 2,221 SQFT \$345,500

CALL ME TO SCHEDULE A TOUR OR ASK ME HOW I CAN FIND YOU THE PERFECT HOME!

Program Spotlight







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SCAN ME

Our New Construction Home Incentives!

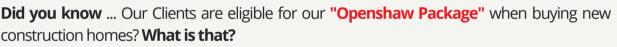
Right now is a BRILLIANT time to buy a New Construction Home, & here's why!

When we were in our Pandemic Covid Market, home builders could barely keep up with demand, they did not have to offer incentives, free upgrades or basically do anything extra to give home buyers a great home as homes were selling faster than they could build them!

THAT HAS CHANGED! Boy, oh boy, has the Market changed that! Get our free Construction Guide to find out the best incentives available NOW!

Builders are offering amazing incentives right now, varying from;

- Free upgraded appliance packages
- Buy Downs on Interest Rates (some are PERMANENT!)
- Flooring Upgrades
- Cabinetry Upgrades
- Landscaping Package
- Turf/Grass Package



- An Incentive you can utilize towards ANY upgrade you choose!
- Between \$1,500 to \$3,000 (Depending on the Builder) of Value!

How do you gain access to the Openshaw Package? Call us to discuss! Limited Availability!

Recommended Service Professionals

As a real estate professional, I work with many local professionals and want to recommend those that I have found to give <u>exceptional</u> service. Here is our preferred Lender, please be sure to tell him I referred you!

Tanner Graham 304-646-2323 17400 N Dallas Parkway suite 120 Dallas TX 75287 NMLS ID: 1916291 guaranteed Rate America's Fastest Growing Mortgage Lender

Thank you! **Kirstine Openshaw**

- Home Purchase Loans
- Refinance current mortgage
- New Construction Loans
- Pros & Cons Discussion of Buy now vs Buy later
- Rent vs Buy cost

Want to be featured in our Newsletter? Call us to discuss!