



CENTRAL FLORIDA REAL ESTATE NEWS

Keeping You Up To Date On Housing Trends
& The Local Real Estate Market

Provided By: Phil Holliday, Real Estate Specialist

October Edition

Volunteering In Our Community

Fall has arrived and we are nearing the Holidays quickly. You've undoubtedly noticed that everything is now flavored with "Pumpkin Spice" and the tastes, smells and sights are getting everyone into the Holiday spirit.

Inside my real estate business, I'm involved with a Mastermind Group of agents all over the country that try to give back to our individual communities as much as possible. Especially around Thanksgiving time, we've always looked at this as a time to reflect on how fortunate we are, what great families we all have and the love we should embrace for our fellow neighbors.

Unfortunately, we still have poverty in America. As a matter of fact, we have it right here in our area. This Thanksgiving, there will be families as well as single Mom's and single Dad's that can't provide a bountiful feast for their loved ones. As you can imagine, nothing could be more disheartening or humiliating for the provider of a family, so we try to help out wherever possible.

Each year, a large group of us take it upon ourselves to order precooked Thanksgiving dinners from local restaurants and we then hand deliver them to needy families all over the city.

Last year, the leader of our Mastermind Group personally delivered 50 meals in his town and inspired all of us to deliver to THOUSANDS of families from sea to shining sea.

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Happiness, love and gratitude are things that are extremely important to me here in our community. I would encourage anyone that wants to create good will, good feelings and good examples for your children to just find a family or two that could use a little bit of cheer and help them out with a big family dinner or anything else that may be of assistance.

We've found these families by checking with local churches, food banks and even running a few ads online to ensure we find good families that are simply down on their luck.

If you'd like to talk about this a little more, simply give me a call. Otherwise, help out anywhere you can!

This Won't Last Forever

I've been very happy to see that over the past few years, mortgage rates have become more normalized, making it much better for people to get into the ownership of rental properties.

With those more normalized guidelines, also comes opportunity for those that are interested to break into the investing world with very little cash out of pocket.

We all know that nearly ALL massively successful and wealthy people have given credit to real estate for a large percentage of their empire. It seems that every time you read an article about a multi-millionaire, they'll talk about how they started with just one or two rental properties and leveraged off of that to generate a huge portfolio of properties and millions of dollars. I'm sure you've seen those articles yourself.

The problem is that it can be scary if you are venturing into something you've never done before. After all, you certainly don't want to make a mistake or get into something that costs you money.

That's why you use a professional advisor! As a licensed real estate pro, we look at these things all day - every day. We've worked with new investors as well as seasoned pro's so we know what makes the most sense and how to get started in the right direction. One thing I've always leaned on when discussing real estate investments is that absolutely EVERY SINGLE ONE of the wealthy individuals I've spoken to or learned from said that the one regret they have is that they didn't start earlier. All of them let fear stand in the way of them acquiring their first transaction.

Many times, I hear that people simply didn't realize that investments were so attainable. They thought that they'd need a huge down payment and a 750 credit score or some other unknown requirements that would keep them from qualifying. That's not the case.

Lending guidelines change all the time, but it's always been exciting to me to see that someone can acquire an

investment property with a minimal down payment and nearly "average" credit. Best of all, they can earn a positive cash flow each month to give them some extra money but in the meantime, that tenant is buying down the mortgage so that you'll eventually own that home free and clear!

We've heard from some families that are just looking to acquire a couple of rental houses so that they can leave something for their children once they pass on several years (hopefully decades!) down the road. It's a nice little surprise for your children to find out that you left a house to them that's owned free and clear and is consistently bringing in a large rental check every month!

Fortunately, these are things that can be done in a far away distant area and they require NONE of your own labor or time. Remember, it's always smarter to use a property manager so you never have to lift a finger.

Let the professionals handle it and you just cash the checks each month while watching your equity position grow!

My job is to help your family in making smart moves in real estate. Want to chat about it?

Quote of the Month

An investment in knowledge pays the best interest.

-Benjamin Franklin

Around Our Town

Should You Buy a Home Now or Wait?

Let's Break It Down

As a realtor in Central Florida, I often hear this question: "Should I buy now or wait?" It's a valid question in today's market, where mortgage rates and home prices are key factors in your decision. While it's tempting to hold off and wait for rates to drop, there are a few things you need to consider before making that call.

The Risk of Waiting

Many potential buyers are waiting for interest rates to drop further, but here's the catch—when rates do fall, more buyers will likely jump back into the market. What does that mean for you? Increased competition and, potentially, higher home prices. When more buyers are competing for the same homes, bidding wars become common, pushing prices up. Waiting could mean paying a premium for the home you love or missing out on it altogether.

The Opportunity of Buying Now

On the flip side, if you buy now, you can get ahead of that rush of buyers. Yes, rates might be slightly higher than you'd prefer, but you can start building equity right away. Keep in mind, real estate values in Central Florida continue to appreciate, so by buying sooner, you're not only securing your home at today's prices, but also giving yourself the potential to refinance if rates drop in the future.

Plus, buying now allows you to take advantage of a less competitive market, giving you more negotiating power and options to choose from.

Let's Make the Best Choice for You

The decision to buy now or wait comes down to your individual situation and goals. Let's sit down and talk through your options. I'll provide a clear look at what's happening in the market right now, what we can expect moving forward, and how that fits with your personal timeline. Whether you choose to move forward now or wait, we'll ensure you're making the decision that's right for you.

Kicking Off The Fall Season!

Y	N	G	O	U	R	D	S	E	S	I	P	S	O
S	T	R	L	T	A	E	J	L	N	C	U	A	D
S	I	A	E	G	P	E	A	E	E	A	M	R	H
R	L	D	A	N	C	I	C	G	E	N	P	A	A
E	D	N	F	I	O	F	K	C	W	D	K	K	U
D	S	L	P	K	S	N	O	E	O	Y	I	I	T
I	E	T	I	C	T	N	L	A	L	E	N	N	U
C	D	S	L	I	U	O	A	C	L	L	S	G	M
E	I	E	E	P	M	O	N	O	A	N	P	E	N
L	R	V	S	E	E	M	T	R	H	C	I	A	N
U	Y	R	G	L	S	L	E	N	C	T	C	G	S
H	A	A	A	P	I	L	R	S	S	O	E	O	O
S	H	H	A	P	A	U	N	N	N	P	I	E	D
K	T	T	L	A	A	F	L	N	G	C	A	T	S

LEAF PILES
HARVEST
PUMPKIN SPICE
APPLE PICKING
GOURDS
HAYRIDES
JACK O' LANTERN
ACORNS
HALLOWEEN
COSTUMES
CANDY
CIDER
RAKING
FULL MOON
AUTUMN

Play this puzzle online at : <https://thewordsearch.com/puzzle/4070588/>

I'm here to guide you every step of the way. Reach out to me anytime, and let's discuss your next steps in the Central Florida real estate market.

FEATURED HOME OF THE MONTH!



2 BEDS - 1 BATHS - 1456 SQFT

\$300,000

Historic Home in Howey in the Hills

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

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PREFERRED
REAL ESTATE
BROKERS

Hello there! I am thrilled to call the beautiful state of Florida my home for over a year now and I must say, every moment here has been nothing short of amazing. Leaving behind the glitz of Las Vegas was a decision I don't regret, although I do miss the wonderful souls we left behind. My journey in Florida has been a fascinating exploration of diverse places, cities, serene beaches, lively bars, and exquisite restaurants. The Sunshine State has welcomed me with open arms, allowing me to dive into the heart of its communities. Working in the realm of Real Estate has provided me with unique opportunities to meet an array of people, each with their distinctive needs and challenges. They say every closing is different, and I've come to appreciate the complexity of this field. While my past experiences in the bustling casino industry had its challenges, the world of Real Estate revealed a new set of complexities. It might seem glamorous, but the reality is, it demands dedication and hard work, especially in marketing, where 80% of the effort goes. After all, if nobody knows you're a Realtor, how can you help them find their dream home? I firmly believe that success in Real Estate is rooted in laying the right foundations. I've meticulously crafted my approach, armed with various programs designed to assist you in finding that perfect home. Being my own CEO in this venture brings its own set of responsibilities and commitments. I am fully dedicated to not only making this career a success for myself but also to be a guiding light for as many people as possible, helping them discover their ideal home sweet home. I look forward to this exciting journey ahead, filled with challenges, victories, and the fulfillment of dreams. Here to finding your perfect home together!

Recommended Service Professionals

As a real estate professional, I work with many local professionals and want to recommend those I found to give exceptional service. Here are a few of my top choices, please be sure to tell them I referred you.

Thank you!
Agent Name

Vince Gaudio
407-961-2203
Guaranteed Rate
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Jacob Bonnell
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