

# 2024 February

YOUR LOCAL REAL ESTATE NEIGHBORHOOD NEWSLETTER



## NEWS INSIDE

01

### Don't Wait Until Spring To Sell Your House

Maximize your selling potential by avoiding the wait until spring. Explore the benefits of listing your property strategically.

02

### Market Update

Stay informed with the latest market updates. Gain insights that empower your decisions, whether you're buying or selling.

03

### First-time home buyer Essentials

If you're embarking on the journey of homeownership for the first time, access essential insights to guide you through the process seamlessly.

04

### Featured Listing

Don't miss out on the opportunity to find the perfect match for your lifestyle and aspirations.

## Adorn your spaces for a February Delight

### 1. Romantic Hues:

Infuse your living spaces with romantic hues such as soft pinks, deep reds, and rich purples. These colors not only add warmth but also create a welcoming atmosphere. Consider incorporating them into throw pillows, blankets, or decorative items for a subtle yet impactful touch.

### 2. Floral Elegance and Cozy Textures:

Floral accents instantly lift the mood and bring a touch of nature indoors. Consider blooms like roses, tulips, or lilies for a classic yet vibrant look. Incorporate cozy textures like faux fur throws, plush rugs, and velvet cushions. These not only add warmth but also create a luxurious and inviting feel to your spaces.

### 3. Love-Inspired Art:

Display artwork that speaks to the theme of love and togetherness. Choose romantic paintings, framed quotes, or personalized art pieces that resonate with the sentimental value of a home. Art can be a powerful way to convey emotions and create a unique atmosphere in your living spaces.

# Don't Wait Until Spring To Sell Your House

As you think about the year ahead, one of your big goals may be moving. But, how do you know when to make your move? While spring is usually the peak homebuying season, you don't actually need to wait until spring to sell. Here's why.

## 1. TAKE ADVANTAGE OF LOWER MORTGAGE RATES

Last October, the 30-year fixed mortgage rates peaked at 7.79%. In January, they hit their lowest level since May. That means you may not feel as locked-in to your current mortgage rate right now. That downward trend in rates has made moving more affordable now than it was just a few months ago.

Another reason today's rates make now a good time to sell? More buyers are jumping back into the market. Many had been waiting on the sidelines for rates to fall, but now that that's happening, they're eager and ready to buy. That means more demand for your house. According to Sam Khater, Chief Economist at Freddie Mac:

"Given this stabilization in rates, potential homebuyers with affordability concerns have jumped off the fence back into the market."

## 2. GET AHEAD OF YOUR COMPETITION

Right now, there are still more people looking to buy a home than there are houses for sale, which puts you in a great position. But keep in mind, with the recent uptick in new listings, we're seeing more sellers may already be re-entering the market.

Listing your house now helps you beat your competition and makes sure your house will stand out. And if you work with an agent to price it right, it could sell fast and get multiple offers. U.S. News explains:

"When there is low housing inventory, sellers could get top dollar for their homes."

## 3. MAKE THE MOST OF RISING HOME PRICES

Experts forecast home prices will keep going up this year. What does that mean for you? If you're ready to sell your current house and plan to buy another one, it may be a good idea to think about moving now before prices go up more. That would give you the chance to buy your next home before it gets more expensive.

## 4. LEVERAGE YOUR EQUITY

Homeowners today have tremendous amounts of equity. In fact, a recent report from CoreLogic says the average homeowner with a mortgage has more than \$300,000 in equity.

If you've been waiting to sell because you were worried about home affordability, know your equity can really help with your next move. It might even cover a big part, or maybe all, of the down payment for your next home.



## Bottom Line

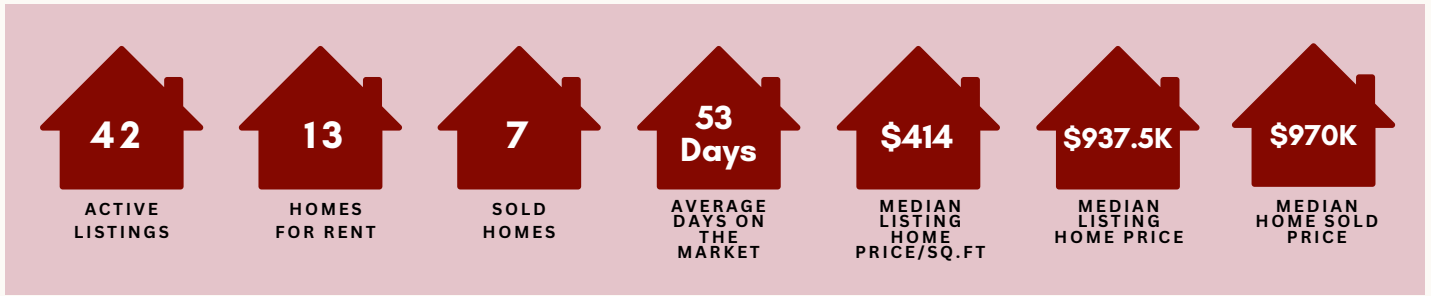
If you're thinking about selling your house and moving to another one, connect with a local real estate agent to get the process started now so you can get a leg up on your competition.



# Market Update

For Mountain House, CA

February 2, 2024



## Tips for Selling your home on February



To ensure a successful home sale, it's crucial to adopt a tailored approach that aligns with the opportunities presented by the season. Dive into these concise tips designed to guide you through a seamless and prosperous home-selling journey

- **Cozy Atmosphere:** Enhance your home's appeal with subtle decor, creating a warm and inviting atmosphere for potential buyers.
- **Energy Efficiency Showcase:** Highlight energy efficient features and smart home technologies to attract buyers.
- **Optimize Lighting:** Maximize natural light to combat gloom. Keep curtains open, trim overgrown plants, and strategically use mirrors for brightness.
- **Professional Photos:** Invest in quality photographs that capture your home's best angles, showcasing both interior and exterior spaces.
- **Competitive Pricing:** Research local market trends to set a competitive yet realistic price, attracting serious buyers looking to make swift decisions.
- **Maintain Curb Appeal:** Elevate your property's appeal by investing in regular maintenance, seasonal updates, and attention to detail for a lasting and distinctive first impression.
- **Flexible Viewing Times:** Offer flexible viewing schedules, accommodating potential buyers during the late afternoon or early evening when daylight is limited.



Sell your home with confidence in February by adapting these strategic tips. Create a positive first impression, emphasize energy efficiency, and make the most of the season's opportunities for a successful home sale.

# First-time home buyer Essentials

As a first-time home buyer, there are numerous first-time home buyer programs to consider. Understanding how to get a mortgage is one of the first steps to homeownership.

## Empowering First-Time Buyers

Several first-time buyer programs are designed to help buyers like you get a mortgage and purchase a home. If you have steady employment, a good credit score, and meet the income guidelines, First-time homebuyer programs can be your ticket to start building equity and own your own home!

### First-Time Homebuyer Programs in 2024

- USDA Loan
- FHA Loan
- VA Loan
- Good Neighbor Next Door
- Energy Efficient Mortgage
- Native American Direct Loan
- FHA Section 203K Loan
- Conventional Loan Financing

## 3 Ways to qualify as a first-time home buyer

For most first-time home buyer benefits, borrowers purchasing a single-family home as a primary residence can qualify in one of three ways:

- You've never purchased a single-family home before.
- You haven't owned a home in the last three years, including sole or joint ownership.
- You're a displaced homemaker or single parent who has never owned a home, other than joint ownership with a spouse in the last three years.



## HOME BUYER MISTAKES

While it's common for first-time buyers to encounter a few missteps, being aware of potential pitfalls is key. Learn from the experience of others and avoid these common home buyer mistakes:

- Don't assume a hefty 20% down payment is your only option.
- Start saving for your dream home early – procrastination can be costly.
- Remember to set aside funds for closing costs.
- Purchase a home within your budget to avoid financial strain.
- Regularly check your credit report to stay on top of your financial health.
- Consult multiple mortgage lenders for the best deal.
- Explore first-time home buyer assistance programs – they're there to help!
- Approach your first home as a sanctuary, not just an investment.

Secure your home-buying success by steering clear of these pitfalls and navigate the journey to homeownership with confidence!



# Love notes from my clients

*"They say a satisfied client is the best kind of love letter."*

I am thrilled to share heartwarming testimonials from some of my recent clients.

”

## Excellent above my expectations

★★★★★

I was very pleased with the level of knowledge, communication skills was surprisingly over the top. Lewis was always available and never kept me waiting. Always answered all concerns without delay. Very knowledgeable, professional, clean in appearance. With skills that he was right in their working side by side as well. Like I said knowledge of the business over the top. Personal touch. Answered all calls. Shared all knowledge. I was very pleased.

-Gwendolyn J.  
Seller



”

## Awesome Realtor

★★★★★

I've been working with Lewis for about a year. He sold my home for me, he also helped me to find another home. He is a warm, loving, generous, kind person who has a lot of knowledge about selling property & purchasing property. Lewis go over and beyond your expectations to help families win across the board. Making sure all your desires and goals are met. He has a team behind him that are amazing as well. Has workers that don't mind getting down & dirty to help with moving, painting, yard work etc. Lewis will turn his hat backwards to do some hauling even get his hands dirty as well. He is not your average Realtor. He's your worldwide REALTOR THE BEST HANDS DOWN! Lewis will give you the best advice abt your home to get top \$.

-Faionne S.  
Buyer



## FEATURED LISTING

1622 S Bardeen Lane, Mountain House, CA 95391

4 BEDS | 3 BATHS | 2,271 SQ.FT | YEAR BUILT: 2020

Welcome to your dream home at 1622 S Bardeen Lane, Mountain House, CA! This 4-bedroom, 3-bathroom residence seamlessly blends style, comfort, and sustainability in its 2,271 sqft space. The modern kitchen features all-white Shaker cabinetry, quartz countertops, and ceramic wood tile flooring, complemented by upgraded elements such as pendant kitchen LED lighting and antibacterial carpets. A cozy California room with a fireplace extends the living space for both intimate gatherings and entertaining. The backyard offers artificial grass and a safe play area, creating an ideal retreat for families. The home is equipped with PAID OFF SOLAR for eco-friendly living.

Enjoy the convenience of a 2-car garage and the freedom from HOA obligations (NO HOA). The master bedroom and living room boast custom wood accent walls, adding warmth and character. This EAST FACING home ensures bright natural light, creating a serene ambiance with \$100,000 in upgrades.

Listed at: **\$1,089,000**

Scan to know  
more details  
about this home!



# Meet Your Home Matchmaker

As February unfolds, let me act as your real estate matchmaker, guiding you through the journey of buying or selling your home. Whether you're eager to find the perfect dwelling to call your own or looking to part ways with a property, I have the expertise and listings to make the process smooth. While Cupid may handle matters of the heart, I'm here to ensure the real estate arrows hit the mark for your desires. Let's navigate this journey together and discover a home that not only fulfills your needs but also sparks excitement in your real estate adventure. Opportunities are abundant, and I'm here to turn them into reality.

**Start your  
home  
search!**



SCAN HERE






**LEWIS SANDERS III**  
Realtor | Dre # 02013170

## Thinking of Selling?

SCAN THIS CODE FOR A  
FREE MARKET ANALYSIS



**Let's chat soon!**

 209-597-8124  
 lewissandersiii@gmail.com  
 www.mrmountainhouse.com



ONE REALTYONEGROUP  
Zoom  
Powered by  
JT GLOBAL INVESTMENTS, INC.

