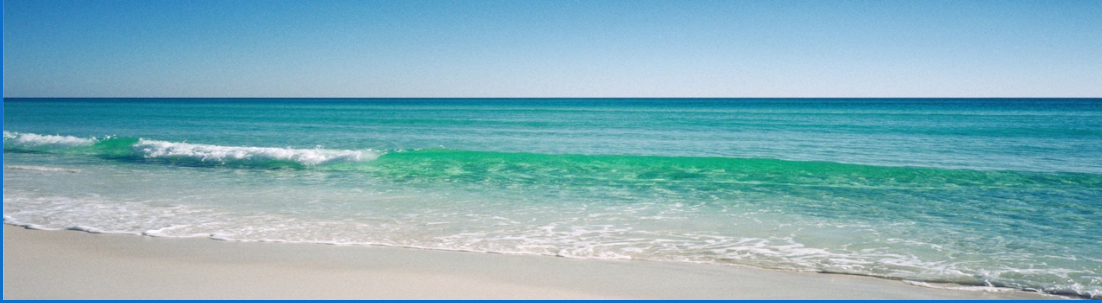


The RealEstateCommander Newsletter

*"Your
neighborhood
Realtor"*



*"We'll bring
you home"*

www.RealEstateCommander.com

Hello,

I hope your month is off to a great start! Whether you're thinking about finances, getting ready for school, or thinking about adopting a new puppy, I've shared some information below that you may find useful. In the meantime, if you or someone you know is thinking about buying or selling a home, let me know.

–Sean Riordan, Real Estate Commander –



3 Ways to Build Home Equity



Buying a home is a big step for both your family and your financial wellbeing. As you pay off your mortgage, you begin to build equity in your home. Equity is the difference between the market value of your home and how much you still owe. If that number is positive, you've built equity, which can come in handy if you ever need to take out a loan or as a

profit when you decide to sell your home. Here are some ways you can build equity in your home faster.

Pay More

You have a certain amount that you're required to pay on your mortgage each month, but you don't have to stop at the minimum. A large portion of mortgage payments covers interest and insurance. Upping your payment to pay down your principal loan amount will speed up your payment schedule. Even an extra \$50 a month can have a big impact.

Upgrade

The amount of equity you have in your home depends on what your home is worth, so making upgrades that increase the value of your home is another way to increase your equity. One of the most lucrative upgrades you can make is replacing old garage doors. Just be sure to do your research when upgrading your home to see which renovations offer the greatest return on investment.

Restructure Your Mortgage

If you initially signed up for a 30 year mortgage, but are now at a point where you want to pay your loan off faster, you may benefit from switching to a 15-year plan. You'll pay more each month, but you'll pay less interest over time and could pay off your mortgage years ahead of schedule.

Creating a Dedicated Learning Environment



Whether your kids are going to school in person, virtually, or will be home schooled, now is the perfect time to create a dedicated learning environment for your children to study and do their school work. Here are some tips to create a study space for any age.

Remove Distractions

Children receive a lot of structure at school. School bells keep everyone in sync, rules banning cell phones keep everyone on task, and classrooms keep each grade separate from other classes to help cut down on distractions. While you don't have to go quite that far at home, try to set up your learning space where your kids won't have to worry about noise from phone calls, TVs, or other distractions.

Get Organized

Searching for missing objects can be a huge time drain. Make sure you and your kids know where their books, papers, highlighters, and other important study items are located by getting organized. Baskets, shelves, and binders are all great tools to help keep school items organized.

Multiple Spaces

Sitting in the same spot all day is no easy feat, especially for a child. Create different spaces for learning different subjects. For example, while math may be best studied at a desk, reading can be productive on the couch, a bean bag chair, or even outside.

How to Introduce a New Puppy to Your Home



Many people have been spending more time at home, which may have you thinking about adopting a new puppy. If you are thinking about adopting, or have recently adopted a new puppy, here are some tips to help them adjust quickly and easily.

Create a Schedule

When you feed your puppy will determine when they need to go to the bathroom. Likewise, any walks or naps they take late at night will influence how ready they are to go quietly to bed at the end of the day. Plan puppy meal times and walks so that your puppy is on a schedule you can work with.

Give them Personal Space

This is especially important if you have small children. Your puppy may need a space where they can go to relax away from the rest of the family. Set up a cozy area for your puppy with a bed, toys, and bowls.

Establish House Rules

If your puppy won't be allowed on the bed or couch as an adult, don't let them on as a puppy. Similarly, if they won't be allowed to eat table food, chew stuffed animals, or go in certain rooms of the house, be sure to establish and enforce those rules from the beginning.

If you're thinking about looking for a home with more space, or ready to cash in on your home's equity, I'm here to help. I'll be glad to help you determine what your home is currently worth or find the perfect home for your family!



Listings Near Your Home (Within 5 miles)

<u>989 N HIGHWAY A1A N #2, INDIALANTIC, FL</u>	\$669,900.00	3Beds	3.0Baths	2849.00Sqft	25 Days
<u>877 N HIGHWAY A1A #307, INDIALANTIC, FL</u>	\$329,000.00	2Beds	2.0Baths	1405.00Sqft	256 Days
<u>877 N HIGHWAY A1A #104, INDIALANTIC, FL</u>	\$330,000.00	2Beds	2.0Baths	1200.00Sqft	213 Days
<u>995 N HIGHWAY A1A #502, INDIALANTIC, FL</u>	\$745,000.00	4Beds	4.0Baths	2464.00Sqft	166 Days
<u>755 N HIGHWAY A1A #103, INDIALANTIC, FL</u>	\$975,000.00	4Beds	3.0Baths	2780.00Sqft	55 Days
<u>219 CHALET AVENUE, INDIALANTIC, FL</u>	\$445,000.00	3Beds	2.0Baths	1614.00Sqft	54 Days

<u>1095 N HWY A1A #303, INDIALANTIC, FL</u>	\$440,000.00	2Beds	2.0Baths	1337.00Sqft	32 Days
<u>1095 N HIGHWAY A1A #201, INDIALANTIC, FL</u>	\$455,000.00	2Beds	2.0Baths	1337.00Sqft	21 Days
<u>156 WASHINGTON AVENUE, INDIALANTIC, FL</u>	\$284,900.00	3Beds	2.0Baths	1344.00Sqft	204 Days
<u>00 A1A HIGHWAY, MELBOURNE, FL</u>	\$440,000.00				1341 Days
<u>128 PALMETTO AVENUE #31, INDIALANTIC, FL</u>	\$215,000.00	2Beds	2.1Baths	1350.00Sqft	16 Days
<u>601 N MIRAMAR AVENUE #314, INDIALANTIC, FL</u>	\$995,000.00	4Beds	4.1Baths	2590.00Sqft	9 Days
<u>601 N MIRAMAR AVENUE #305, INDIALANTIC, FL</u>	\$455,000.00	3Beds	3.0Baths	1990.00Sqft	74 Days
<u>135 MICHIGAN AVENUE, INDIALANTIC, FL</u>	\$474,700.00	4Beds	3.0Baths	2804.00Sqft	402 Days
<u>1220 N HIGHWAY A1A #101, INDIALANTIC, FL</u>	\$159,000.00			10.00Sqft	220 Days
<u>504 N SHANNON AVENUE, INDIALANTIC, FL</u>	\$400,000.00				74 Days
<u>400 N MIRAMAR N AVENUE, INDIALANTIC, FL</u>	\$849,900.00				26 Days
<u>5 OLIPHANT CIRCLE, INDIALANTIC, FL</u>	\$493,500.00	4Beds	3.0Baths	1791.00Sqft	25 Days
<u>227 3RD AVENUE, INDIALANTIC, FL</u>	\$725,000.00	4Beds	3.0Baths	2676.00Sqft	51 Days
<u>134 5TH AVENUE #103, INDIALANTIC, FL</u>	\$184,900.00				25 Days

Sean Riordan

Premier Real Estate Agent with Curri Properties

920 N Highway A1A Indialantic, FL. 32903

(321) 480-0604

