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REAL ESTATE NEWS

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PARK REGENCY
A Real Estate Company

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With A \$4,500 Monthly Mortgage Payment

Date	Interest Rate	Purchasing Power
Jan-6-2022	3.22%	\$975,000
Jan-13-2022	3.45%	\$955,000
Jan-20-2022	3.56%	\$948,000
Jan-21-2022	3.87%	\$920,000
Feb-10-2022	4.00%	\$905,000
Feb-24-2022	4.65%	\$855,000
Mar-3-2022	4.99%	\$825,000
Mar-24-2022	5.50%	\$795,000
Apr-7-2022	5.875%	\$775,000
Apr-29-2022	6.25%	\$740,000
May-18-2022	6.50%	\$720,000
Jun-15-2022	6.875%	\$700,000
Aug-10-2022	5.625	\$776,000
Sept-23-2022	7%	\$690,000
Oct-2-2022	7.5%	\$660,000
Oct-26-2022	7.625%	\$655,000
Nov-09-2022	7.875	\$642,000



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\$4,500 PITI ♦ 20% Down ♦ With a 740 FICO Score



Thinking Of Selling Your Home Soon?

Don't attempt to sell your home without my Free Consumer Guide, *"6 Steps For Selling Your Home For Top Dollar."* My exclusive report will give you all the facts for a fast, top dollar sale. Get your free copy by calling me at...818-357-7999

Word of the Month...

Studies have shown your income and wealth are directly related to the size and depth of your vocabulary. Here is this month's word, so you can impress your friends (and maybe even fatten your wallet!)

Deplatform (de-plat-form) transitive verb

Meaning: To ban a person from using an online networking site.

Sample Sentence: The person was deplatformed from Facebook for repeated banned posts.

Have A Laugh

What does roundworm and the cathedral Notre-Dame have in common? They're both Paris-sites!

3 Tips To Make Flying Fun For Families

Try these tips to make flying with kids a breeze:

- To get the most for your money, buy tickets on a Tuesday which experts say might mean lower fares.
- Make flying enjoyable: bring new toys, your kid's favorite snacks, and pack electronic devices and headphones and allow unlimited screen time.
- Ask the crew for help since they may have cool things, like plastic wings, that could keep your child entertained.

Quotes To Live By...

"Success isn't always about greatness. It's about consistency. Consistent hard work leads to success. Greatness will come."

—Dwayne Johnson, actor/wrestler

"I've grown most not from victories but from setbacks. If winning is God's reward, then losing is how he teaches us."

—Serena Williams, tennis player

"I care about decency and humanity and kindness. Kindness today is an act of rebellion."

—Pink, singer

3 Questions You May Be Asking About Selling Your House Today

1 Should I Wait To Sell?

Even though there are more homes for sale today than there were at this time last year, inventory is still low. That means it's still a sellers' market.

Market Condition	Months of Inventory
Buyers' Market	More than 7 months
Neutral Market	6-7 months
Sellers' Market	Less than 6 months
September 2021	2.4 months
September 2022	3.2 months

2 Are Buyers Still Out There?

While moderating compared to the frenzy in 2020 and 2021, showing activity (an indicator of buyer demand) is moving back toward pre-pandemic levels – and those were great years in real estate.

Showing Index over the Last 6 Augusts

Year	Showing Index
2017	120
2018	119
2019	126.8
2020	192
2021	178
2022	156

3 Can I Afford My Next Home?

Homeowners have gained significant equity over the past few years. You can use that equity to help power your next move.

“The total average equity per borrower has now reached almost \$300,000, the highest in the data series.
”
CoreLogic

Reach out to a real estate professional to take advantage of the opportunities you still have in the housing market today.

Brain Teaser...

Only one color, but not one size, I'm stuck at the bottom, but easily fly. Present in sun, but not in rain, doing no harm, and feeling no pain. What am I?

(See page 4 for the answer.)

Real Estate Question?

Maybe you want to know how much your home is worth. Or maybe you just need a recommendation for a handyman, carpet cleaner or plumber...

Either way, I love hearing from all of my good friends and clients. And I'm happy to help answer questions you might have about anything relating to real estate or home-ownership.

If you have a question, tip or idea, call me at **818-357-7999**. I'm here to help!

Dust Facts

Have you heard the story that most household dust is made up of...ew...human skin cells? While your shed skin is part of the dust in your home, luckily it's just a small part. About 40% of household dust comes from outside, and the rest is made up of lots of things like paint, fibers, ash, hair, (yes, skin cells too!), etc.

Virtual Homewares Websites

It wasn't so long ago you needed to visit a store to buy big ticket items for the home. Today, however, there are online boutiques offering real incentives (and convenience) to get a sneak peak and early-bird offers for the latest home furnishings.

www.1stdibs.com - as the name suggests, this site hosts a marketplace offering the opportunity to get a first look at uniquely designed vintage, antique, and contemporary furniture.

www.2.hm.com - Highly accessible fashion retailer H&M now have a homewares website featuring the latest in-vogue interior items at a fraction of the cost.

www.society6.com - Find beautiful (and affordable) art prints from this independent artist hub.

Holiday Word Search

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

STOCKING
RUDOLPH
PRESENT
JOLLY
KWANZA

DREIDEL
SECRET SANTA
SNOW
KINARA
HANUKKAH

MENORRAH
HOLLY
ELF
SANTA
CHRISTMAS

REINDEER
MISLETOE
WINTER
PAGEANT
HOLIDAY



Happy
Holidays



Thanks For Thinking of Me!

Did you know I can help you or any of your friends or family save time and money when buying or selling a home? Thanks for keeping me in mind with your referrals...and spreading the word about my services.

Brain Teaser Answer:

A shadow

5 Ways To Save Money On Your Grocery Bill

Groceries are a necessary expense but are you spending money that could be put towards a vacation or home-improvement project? Here are 5 ways to save on your grocery bill:

1. Make a meal plan before going to the grocery store and only buy items on the list
2. Never go to the grocery store hungry — you'll buy way more items.
3. Look for cheap cuts of meat, like stewing meat, that can be made into soups and stews and bulked out with veggies.
4. Consider switching protein sources to chicken and beans/legumes, which are cheaper than red meat.
5. Make bulk recipes. For inspiration check out Bon Appetit's website of cheap to make recipes: www.bonappetit.com/gallery/cheap-recipes for inspiration.

THANK YOU for reading my Service For Life.[®] personal newsletter. I wanted to produce a newsletter that has great content and is fun and valuable to you. Your constructive feedback is always welcome.

AND...whether you're thinking of buying, selling or financing real estate, or just want to stop by and say "Hi," I'd love to hear from you...

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Things To Buy For Your First Home



Buying your first home is a cause for celebration. However, now comes the tricky part of making it your own. You may be wondering what to invest in, and whether it really matters how much you spend on certain big-ticket items. Based on consumer reports, here are the top things to invest in:

- **A decent mattress.** Good mattresses last 10-15 years, versus just a few for cheaper ones. Be sure to check out offers online.
- **Reliable appliances:** fancy electronic display appliances can malfunction and cost more to repair. Plus, some companies are reported to have poor customer service. Be sure to research durable washing machines and dryers before making a purchase.
- **A new shower head:** they're cheap to buy online and you won't have to spend time cleaning the previous one.
- **Security devices:** installing a smart doorbell is a great crime deterrent and will give you peace of mind as you check the camera from the comfort of your phone before opening the door. Brands like Ring, Google Nest, and SimpliSafe are affordable and easy to install without the need for a technician.



Real Estate Corner...

Q: Are there important factors to consider when selling a home?

A: Finding the right price point is the first consideration. You don't want to price your home too high or too low. The balance of the home should be paid with the money from the sale and you'll want to make a profit to help with your next home purchase. Here are a few other factors to think about.

- **Make sure you are ready.** You should be able to afford to get your house sale-ready as well as to make the move to a new home. The time of year can also make a difference in how quickly you can sell — spring and summer are better times to put your home on the market because people have more free time to look at houses and the nicer weather and longer days make showing easier.
- **Consider the condition of the home.** You may need to make upgrades or repair cosmetic defects. Remember, many homebuyers may not be able to get past the look of your home if there are major issues. If your home is outdated, bringing in fresh appliances, new paint, and making exterior repairs can improve first impressions and increase the value of your home.
- **Having great exposure is necessary for selling your home.** The right homebuyers must know about your property. Those buyers will want what your home has to offer and be able to afford the price. Your realtor will employ professional marketing tactics such as open houses, signage, MLS listings, and website exposure to ensure the perfect buyers see your home.

Ask for my Free Consumer Report called "**7 Costly Mistakes When Selling Your Home.**" I'll send a copy right to you. Do you have a real estate question you want answered? Feel free to call me at 818-357-7999. Perhaps I'll feature your question in my next issue!



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