



The Real Estate Resource

Newsletter For Our **Raving Fan** Customers

NOVEMBER 2025



HOLIDAY HOME SAFETY TIPS FOR A WORRY-FREE SEASON

As the holiday season approaches, ensuring home safety is essential. To help maintain a safe environment, consider the following precautions:

- **Use fire-safe decorations** and regularly check smoke detectors to effectively reduce potential fires.
- **Keep walkways clear** of snow and ice to prevent slips and falls, ensuring safety for all visitors.
- **Opt for flameless candles** whenever possible; always keep an eye on lit candles to prevent fires.
- **Inspect holiday lights** for any frayed wires and avoid overloading electrical outlets to enhance safety.
- **Store flammable items securely** away from any heat sources to minimize the risk of accidental fires.
- **Create an emergency plan** by discussing escape routes and important contacts with your family.

Taking these steps will help ensure a festive yet safe atmosphere for everyone. By staying proactive, you can protect your loved ones and enjoy the season worry-free. Click the link below for more tips on holiday fire safety.

<https://bit.ly/43b2d20>



Hello! *With November upon us, the crisp air beckons us to fully embrace the season. This month, we'll delve into the benefits of home hardening, holiday home safety, energy saving tips, and much more. As your trusted real estate partner, I'm committed to guiding you through every step of your journey. I'm incredibly grateful for your continued support, so grab a warm drink and let's uncover the opportunities this month brings, cheers!*

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CHOOSE TO MAKE A DIFFERENCE TODAY!

PROTECTING YOUR HOME INVESTMENT AND THE BENEFITS OF HOME HARDENING

As severe weather becomes more common, protecting our homes is essential. "Home hardening" is a trend that strengthens your property against climate challenges and boosts its resale value.

Why Consider Home Hardening?

An impressive 88% of homeowners would pay more for homes with climate resilient features, with some willing to spend up to \$10,000 extra! These upgrades not only secure your home but also enhance its future value.

Key Upgrades to Consider

- **Drainage Improvements:** Protect your foundation by enhancing drainage systems to keep water away.
- **Impact-Resistant Windows and Doors:** Boost security and lower insurance costs while enhancing curb appeal.
- **Fireproof Roofing:** Essential in fire prone areas, a Class A rated roof improves marketability.
- **Smart Home Features:** Install leak detectors and monitored alarms to catch issues early and save on repairs.
- **Generators:** Ensure essential services continue during outages with a backup generator.



Explore Financial Incentives

Check for local and federal programs that can help you recover 10–30% of your investment. Invest in home hardening to create a safer, more valuable home!

DAD
JOKE



Why do birds fly south
for the winter?

Because it's too
far to walk!

TURKEY HEADQUARTERS

Did You Know? Approximately **46 million** turkeys are consumed each Thanksgiving in the U.S., with the average turkey weighing just over 30 pounds, according to Traceone.com. The American Farm Bureau Federation says, turkey prices are forecasted to rise by 40% this Thanksgiving. Grocery bills are up overall, so many retailers are offering meal deals and discounts for Thanksgiving earlier than usual. **Walmart and Aldi are both offering \$40 meals that can feed 10 people for your family Thanksgiving!** Click the link for a calculator to determine how much food to prepare and more.



Source: <https://abcnews.go.com>

<https://bit.ly/48IYrRe>

BROCCOLI CHEDDAR SOUP



Source: www.loveandlemons.com

<https://bit.ly/46Yu0nh>

INGREDIENTS

- 4 tablespoons unsalted butter
- 1 medium yellow onion, chopped
- ½ teaspoon sea salt
- Freshly ground black pepper
- 3 garlic cloves, chopped
- ¼ cup all-purpose flour
- 2 cups whole milk or unsweetened almond milk
- 2 cups vegetable broth
- 3 cups chopped broccoli florets
- 1 large carrot, finely chopped
- ½ teaspoon Dijon mustard
- 8 ounces shredded cheddar cheese, about 2 heaping cups
- Croutons, for serving, optional

INSTRUCTIONS

01: Melt the butter in a large pot or Dutch oven over medium heat. Add the onion, salt, and several grinds of pepper and cook, stirring, for 5 minutes, or until softened. Stir in the garlic and cook for another minute, then sprinkle in the flour and whisk continuously for 1 to 2 minutes, or until the flour turns golden. Slowly pour in the milk, whisking continuously.

02: Add the broth, broccoli, carrot, and mustard and stir to combine. Simmer for 15 to 20 minutes, or until the broccoli is tender.

03: Grate a block of cheese instead of using pre-shredded. Reduce heat to low and gradually add the cheese, stirring after each addition, until melted and the soup is creamy. Season to taste and serve with croutons, if desired.

ENHANCE YOUR HOLIDAYS: FUNDING JOY WITH HOME EQUITY SOLUTIONS

The **holidays bring joy and connection**, but often add financial pressure. For homeowners, tapping into home equity is a smart way to fund meaningful experiences without resorting to high-interest debt. Beyond gifts, the season is about strengthening relationships and honoring traditions, with shared moments often bringing more lasting happiness than material items.

Rising costs and the rush of holiday spending can be stressful. Using home equity helps ease that burden, offering benefits like:

- **Lower Interest Rates:** Home equity loans and lines of credit (HELOCs) typically offer lower interest rates than credit cards or personal loans, since they're secured by your property.
- **Flexible Access:** A HELOC lets you borrow only what you need, when you need it, ideal for handling holiday expenses.
- **Stable Payments:** Fixed-rate options provide predictable monthly payments, making budgeting and financial planning easier.



SALUTING OUR NATION'S HEROES: EXPLORE OUR EXCLUSIVE SAVINGS OPPORTUNITY!

Thank You Veterans! We are honored to offer the VA Loan Program to Veterans, active military members, and surviving spouses who meet the established requirements. With great respect and in appreciation for our Veterans, we are pleased to give **special savings for VA loans** from now through the end of **November 2025**. Reach out and we can provide options for your unique situation.

HELP US SPREAD
THE NEWS!

VA home loan rates as low as
5.375% / 5.605 APR

APR = Annual Percentage Rate.

MYTH: You can only have one VA loan.

FACT: If you earn a VA home loan benefit, it is yours for life, and in some cases, can be used multiple times at once. Many Veterans use it again and again for their home financing needs: first home purchase, move-up home, and to refinance.

MYTH: VA loans take too long!

FACT: Our 1/1/25 to 10/1/25 average **VA loan turn time is 22 business days** from application to clear-to-close! Of course turn times vary depending on the loan complexity.



Loan must be for a qualified Veteran utilizing financing through the Veterans Administration for a purchase or refinance transaction and must fund by 11/30/25. Single Family Residences only, modular or doublewide manufactured. Maximum loan size \$806,500, minimum credit score 660. VA loan example for educational, illustrative purposes only: Loan Amount \$663,975 with a 5.375% fixed interest rate/5.605% APR with no points for 30 years = \$3,718.07 monthly payment, Principal & Interest only based on an 800 credit score. Does not include amounts for taxes and insurance premiums. The actual payment obligation will be greater. Rate displayed with no discount points "as low as" and effective as of 10/23/25. Rates vary based on creditworthiness, loan-to-value (LTV), occupancy, property type and loan purpose, and/or other factors. Certain restrictions apply, call for details. Final approval subject to credit review. This is not a commitment to lend. Promotional offer subject to change.



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FL MLDB5937, PA Equity Resources, Inc. By refinancing an existing loan, total finance charges may be higher over life of loan. Certain restrictions apply, call for details. Corporate NMLS 1579.

NEED CASH TO PAY FOR THE HOLIDAYS? CALL TODAY!

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MONTHLY CELEBRATIONS

November 11..... Veterans Day
November 12..... National Happy Hour Day
November 13..... World Kindness Day
November 14..... National Spicy Guacamole Day
November 15..... National Recycling Day
November 16..... National Button Day
November 17..... National Hiking Day
November 18..... Apple Cider Day
November 19..... National Play Monopoly Day
November 20..... Use Less Stuff Day
November 21..... National Gingerbread Cookie Day
November 22..... National Adoption Day
November 23..... National Espresso Day
November 24..... Celebrate Your Unique Talent Day
November 25..... National Play Day with Dad
November 26..... National Cake Day
November 27..... Thanksgiving
November 28..... Black Friday
November 29..... Small Business Saturday
November 30..... Computer Security Day



ARE YOU SAVING ENERGY?

Many appliances and electronics consume energy even when turned off or in standby mode, a phenomenon known as **phantom power**. This hidden energy use can significantly impact your bills, but there are simple strategies to minimize it.

Upgrading to **smart devices** like thermostats and bulbs allows for automatic adjustments when not in use, enhancing convenience while lowering costs. Additionally, investing in **smart power strips** can help, as they cut power to devices in standby mode and offer easy control over multiple gadgets.



Remember to make it a habit to **unplug chargers and electronics** when not in use, as this simple step can greatly reduce energy waste. Other effective tips include setting timers for appliances, enabling energy-saving modes, and monitoring your energy consumption to identify areas for improvement.

Implementing these tips can lead to significant savings and contribute to a smaller carbon footprint.

“You can tell you ate too much for Thanksgiving when you have to let your bathrobe out.” – Jay Leno

RAVING FAN

TESTIMONIALS



OUTSTANDING EXPERIENCE

I recently had the pleasure of working with my realtor, and I couldn't be happier with my experience. From start to finish, they guided me through the home buying journey with exceptional expertise and genuine care. Their thorough understanding of the local market and commitment to my needs made the process feel effortless.

EXCEPTIONAL SERVICE

As a veteran, I appreciate a straightforward and trustworthy approach, and my realtor delivered just that. They took the time to understand my specific needs and went above and beyond to accommodate them. Their extensive knowledge of VA loans and benefits was incredibly reassuring!

We ♥ Referrals!

After you've enjoyed this newsletter, please pass it on to a family member, friend, neighbor or coworker.