A building with graffiti on it

Description automatically generated with low confidenceWebsite, calendar

Description automatically generated with medium confidence

##### Wondering what your home is worth?

Get a FREE market report, comparing your home to similar homes that have recently sold. I’ll add information about the trend of home prices in your area. Text **VALUE + *your address*** to   
**${Phone}**

*${Slogan}*

**${Phone}**

${Website}

${Email}

**${Name}**

### 

**August Quiz Question**

*With me, you can see cities but no houses, mountains but no rocks, and coasts but no sand. What am I?*

Have you seen those signs that say, "I buy ugly houses"? I have, and that makes me wonder, what is an UGLY house?

I know someone who thinks her house is ugly. It's a box (literally called a Salt Box style) with a pretty garden. To me it's quaint and comfortable looking. Not ugly at all. I asked her what's ugly about it, and she pointed out the plainness of the architecture.

I looked up the website of the person with the "I buy ugly houses" signs. He said an ugly house has structural problems, or is in a high-crime area, or is in obvious disrepair. But I've seen some beautiful homes that have those problems, so his use of "ugly" is more for marketing purposes than a descriptor. (I think the house pictured above has pretty bones...imagine it all fixed up!)

If you watch house-hunter shows, you will often see couples disagreeing about what they each think is ugly or attractive in a home. Those disagreements are staged, but as a Realtor, I've often encountered the same disagreements in real life.

Most of us are attracted or repelled by a home based on a whole raft of past experiences. Our parent's home was built in the 1970s so we want a modern home. As we get older, we want a home that looks more like it was built in the 1970s because it feels like home. You might have noticed your own tastes changing over the years. **I wonder if there's a house that everyone would agree is ugly?** Beauty is in the eye of the beholder.

#### Here's why the price of gas always ends in 9/10 of a cent

No other retailers advertise prices in fractions of a cent. The practice first appeared in the early 20th century in the US as a sales tax on gas to help build highways. At the time, taxes were levied in tenths of a cent and gas stations passed that on to drivers. The practice continued in the US and Canada when gas companies realized that psychologically, consumers would see the main number and not the tenths. That would allow companies to get away with charging an extra tenth of a cent.

A person standing next to a parking meter

Description automatically generated with medium confidence

#### I work hard to earn your Endorsement & Referrals. Thank you for telling your friends about me.

### new placeholder mugshotQr code Description automatically generated

## *Story:* The Worst Real Estate Predictor Ever!

I want to share an experience one of my clients has had over the past six months. She'd been renting for decades and was in her 50's and running out of time to prepare for retirement. So, in January this year she decided to buy a house. Her target timeframe was March when she believed more homes would hit the market.

I advised her to get pre-approved for a mortgage, even though spring was still several months away. In my experience, once someone starts house hunting, they often find a home before they expect to. If they're not already pre-approved, it's too late once they see that house. Sure enough, several ideal homes came and went, and my client kicked herself every time. Still, she said she'd wait until spring to get pre-approved.

When I asked about her concerns with getting pre-approved, she said she didn't want to go through "all that," then not find a house, and have to go through it all again a few months later. She was aware that loan approvals expire in 60 to 90 days. But she ignored the fact that approvals can be renewed with the same lender with only minor updates to the application. The fact is, with very little downside, she could have been pre-approved from the start.

I'm telling you this (with her approval) because I don't want you to fall into that trap. If you want to buy a house, get pre-approved. It won't hurt (much), and you'll be prepared, just in case. **Call me for a referral to a lender.**

**One Monthly**

**To Insert Your Picture**

1. **RIGHT CLICK** on the placeholder image.
2. From the floating menu, choose **Change Picture**.
3. **Find and insert** your image from your computer.
4. **Resize and position** your image using your mouse. (Use the **Crop feature** on the Shape Format menu to crop.)

See how to work with images inside text boxes in Word: <https://www.youtube.com/watch?v=lKs8-1USlR4>

**${Name}**

**${Phone}**

**${Email}**

##### Thank you!

My clients and friends are an important and *appreciated* part of my business. I do my best because of the support I get from people like you. Special thanks this month to…

**${Thank You Box - Name 1}**

**${Thank You Box - Name 2}**

**${Thank You Box - Name 3}**

# WIN A $5 COFFEE CARD

To play, email me the answer to the question on **page 1**. Put the word **QUIZ** in the subject line. **${Email}**

* **Last month's Q&A:** ***How many bananas can you eat if your stomach is empty? Just one, then your stomach isn’t empty.***

Congrats to last month’s winner!   
**${Contest Winner}**

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#### Slide this Alternative Article Over…

***If you don’t need the mailing label area***, you can slide this article over to cover the center panel. You can also delete the text inside the box and type your own article here.

To slide the article, click the edge of the article box. Then hold your mouse button down as you move it.

**Delete any box (including this yellow box) by clicking on the edge of the box, then clicking delete on your keyboard.**

${Name}

${Company Name}

${Company Address}

${City - State or Province - Postal Code}

${License}

##### Free Report

### Buyers Are ARMing Themselves

With rates rising and home prices still high, many home buyers are turning to adjustable-rate mortgages (ARM) instead of fixed rate loans. **Here are 4 benefits to using an ARM to buy in today’s real estate market.** Use your QR app to read now, or text me for a copy.

## Advice from Buyers for AFTER Moving in

1. “Good fences make good neighbors.” Respect your neighbors’ values by keeping your own property neat and secure. They’ll like you more.
2. If you see something you want to change about the home’s structure, don't wait too long. You’ll get used to it and then spend the next several years wishing you’d changed it.
3. "Measure twice, cut once," as the saying goes. When doing DIY, my advice is to measure thrice, then get a second opinion before cutting.
4. When decorating, don’t leave the curtains if you hate them!
5. "A place for everything, and everything in its place.” When you first put things in a place, they tend to stay there. Place with awareness.
6. Never buy furniture online that you haven't tried. Self-explanatory.
7. Tell everyone about the awesome experience you had with your Realtor (me). ~${Name}, ${Phone}