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OUR SPECIAL NEWS

As you are probably aware, it has been several months since our last newsletter. Although we hate to make excuses, we think we have some pretty good reasons.

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 $\label{thm:continuous} \textbf{Trinity} \cdot \textbf{New Port Richey} \cdot \textbf{Tarpon Springs} \cdot \textbf{Palm Harbor} \cdot \textbf{Clearwater} \\ \textbf{Holiday} \cdot \textbf{Hudson} \cdot \textbf{West Pasco} \cdot \textbf{Pinellas} \cdot \textbf{Hillsborough} \cdot \textbf{and all of Florida} \\ \\ \textbf{Pasco} \cdot \textbf{Pinellas} \cdot \textbf{Palm Harbor} \cdot \textbf{Palm H$

Merry Christmas



From our family to yours: Warmest greetings and best wishes to all of our clients, referral partners, and friends! We are filled with gratitude for the opportunity to be able to work and serve you in our community. Thank you!

Candy Cane Cocoa

Have your guests jingling all the way home with a delicious holiday treat.

Ingredients

- 4 cups milk
- 3 (1-ounce) squares semisweet chocolate, chopped
- 4 peppermint candy canes, crushed
- 1 cup whipped cream

In a saucepan, heat milk until hot, but not boiling. Whisk in the chocolate and the crushed peppermint candies until melted and smooth. Pour hot cocoa into four mugs and garnish with whipped cream. Serve each with a candy cane stirring stick.

REASON #1



Our first grandchild was born to our son and his wife. Clara Grace was 6lbs 14oz, 20" tall, healthy, happy, and gorgeous.

REASON #2 - been kinda busy

We had the best quarter sales since starting in real estate 8 years ago. It has just been phenomenal.

Florida sales just burst back. As I have been saying time after time, these outstanding housing values and the low, low mortgage rates aren't going to be here forever. Now is the best time I can remember to be in the market. Housing prices and new home construction is on the rise, too. Don't miss out!

REASON #3

Well, no more excuses. I think Reason #1 was enough to take a breather.



Your Buyer Wish List



Every buyer should have a wish list for their home. It's an excellent exercise in understanding what you want in your home and a great tool to help your agent find the best home for you.

It's important that your new home's wish list be more than just bedrooms, bathrooms and square footage. Your home should reflect and support the experiences and memories you hope to achieve while your life unfolds. Here are some questions you should ask yourself as you begin building your home's wish list.

- Think about your lifestyle. What do you enjoy doing at home? Do you entertain a lot of people? How do you spend your time in the evenings and on the weekends?
- When people come to your home, what do you want them to say about it?
- Describe your ideal location. City, rural, developments, waterfront?
- What is your maximum commute time and distance to work, shopping, the beaches?
- Are schools important to your decision?
- Is there a particular view you are seeking? Sunsets, ponds, preservation?
- Do you want an older home, a newer one, or new contruction? Do you have a preference?
- Are you willing to do some work on your home, or do you want the house to be in move-in condition?

Call or email me and I will send you a worksheet with even more ideas on what you should be thinking about before you buy a new home.

Remember, these are questions to get you thinking about the dream home you can afford now. Not sure how much you can afford? Let me help! Give me a call to start the mortgage pre-approval process.





Ok. You knew Grandma had to get one more picture in!