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26+ Years of Real Estate experience.

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hinking of buying or selling a home and don't know where to begin? Call me today for a free consultation.

ooking to buy a new home? Now is the time to make the move! Of course, investing in a new home is more than just a financial decision—the pride that comes with homeownership is truly priceless.

I recommend including an Old Republic home warranty plan to all my clients, whether they're buying or selling. A home warranty helps protect your budget from unexpected repair or replacement costs caused by the breakdown of your home's heating, plumbing, electrical systems, and most built-in appliances—before, during, and after the sale. Optional coverage choices are available for buyers to custom-fit the warranty to the unique needs of their new home.



f anyone you know is in the market to buy or sell a home, contact me! I'd love the opportunity to provide them with a smooth, stress-free real estate transaction.

Health & Safety

Managing Stress

here's no doubt that life can be stressful at times. And lately, Americans report feeling more stressed out now than ever before. While stress may be unavoidable, there are ways to manage it and help you live a happier life.

Between social media, TV, newspapers, and the internet, the news is a common source of stress. Instead, read a book, put on your favorite playlist or podcast, or spend some time journaling. It's okay to ignore current events for a while and focus your energy on something positive.

Taking the time to care for yourself is important for your health and wellbeing. It is also essential to coping with stress. So, make sure to eat a healthy diet, exercise regularly, and get adequate sleep.

Connecting with people can also help get you through difficult times. Call a family member or go to lunch with a friend. Do something nice for those in need by volunteering your time at a local charity.

Remember that most circumstances are temporary, and stressing about the situation does not change the outcome.

Real Estate Today

Tips to Making a Winning Offer

re you tired of losing the bidding war? These days, finding the perfect home isn't the only thing home buyers have to worry about. Here are a few tips to help you edge out the competition with a winning offer sellers can't refuse.

- Assure the seller you have the money to back up your offer with a pre-approval mortgage letter from one or more lenders.
- Leave some room to negotiate. Avoid offering the entire amount you are pre-approved for in case the seller counters.
- It helps to know as much as possible about the local market, the prospective property, and the seller. If you can tap into their motivation for selling, you might save some money on your offer.
- Protect your interests by hiring a buyer's agent rather than using the seller's listing agent.
- Know when to walk away. Don't turn a blind eye to critical flaws, despite how much you love a home. Rather than compromising and overpaying, it may be worth it to find something that better fits your budget and expectations.

Savor the Flavor

1 lb. ground beef

1 c. salsa

10 oz. pre-made enchilada sauce

6 10-inch flour tortillas

2 c. corn (fresh or frozen)

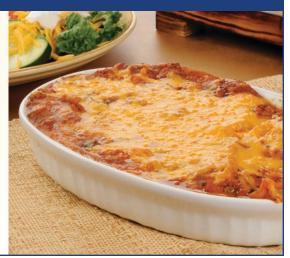
4 c. shredded cheddar cheese

Enchilada Casserole

Set oven to preheat at 350°F. Cook ground beef in a large skillet over medium heat. Brown meat and drain. Add salsa and enchilada sauce and stir until combined. Set aside.

Grease a 13x9-inch baking dish. Overlap two tortillas on the bottom of the dish. Add 1/3 of the meat mixture on top of the tortillas. Add 1 cup corn on top, then cover with 1 1/3 cups cheese. Repeat these steps to create a 2nd layer. Top with the last two tortillas and the remaining meat and cheese.

Bake in the oven for 30 minutes, uncovered, until the cheese is bubbly.





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Household Tips: Budget-friendly Tips to Reduce Waste

re you ever surprised by the amount of waste we create? (Not to mention the amount of money spent creating that waste!) Here are some inexpensive ways to reduce waste and help the environment.

Ditch disposable items. Swap out disposable napkins, grocery bags, and straws for reusable options instead.

Give composting a try. Composting is a great way to reduce waste and cultivate a balance of nutrients to help your plants thrive.

Shop for environmentally responsible products. Buy from companies that package their products in environmentally friendly ways.

Reuse and upcycle. Before disposing of or recycling an item, consider its repurposing potential. One way is donating to and shopping from thrift stores, which also helps support your local community.

Stretch your dollar further by investing in high-quality items. When you need to purchase something new, ensure it's built to last and made of durable materials.

It may be impossible to eliminate waste entirely. But with a little time and planning, it is possible to improve your carbon footprint and save money in the process.

