

The Real Estate Resource

*Newsletter For Our **Raving Fan** Customers*

NOVEMBER 2026



REALTOR®

WHY WAITING UNTIL SPRING MAY NOT BE YOUR BEST MOVE

As Thanksgiving approaches and many people turn their attention to holiday plans, the housing market often becomes quieter. While some buyers pause their search until spring, **November can offer unique opportunities for those ready to make a move**.

With fewer buyers actively shopping, **there is often less competition for available homes**. That can mean more time to explore properties, weigh your options, and make decisions without the pressure of multiple competing offers.



November can also bring motivated sellers. Many homeowners would like to close before the end of the year, creating opportunities for meaningful conversations around price, closing dates, and other terms.

Another advantage is the pace of the process. **Lenders, inspectors, title companies, and real estate professionals may have greater availability** than during the busy spring and summer months, helping transactions move smoothly from contract to closing.

If you're hoping to start the new year in a new home, **November might be the perfect time to begin your search**. The right opportunity could be waiting while others are focused on the holiday season.

Hello!

Welcome to November. This is a month filled with gratitude, reflection, and new possibilities. Whether you're considering a move, keeping an eye on the local market, or simply looking for helpful homeowner tips, this month's newsletter has something for you. Inside, you'll find real estate insights, seasonal ideas, and market updates to help you stay informed throughout the weeks ahead. Thank you for reading, and best wishes for a happy Thanksgiving!

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CHOOSE TO MAKE A DIFFERENCE TODAY!

SIMPLE CHANGES THAT CAN HELP MAKE YOUR HOME FEEL MORE RELAXING

Home should be a place where you can relax and recharge, but certain everyday habits and surroundings may be adding stress without you realizing it. Cluttered countertops, overflowing storage areas, and rooms filled with unfinished projects can create visual distractions that make it harder to unwind. Noise from televisions, phones, and constant notifications can also contribute to mental fatigue throughout the day.

Lighting plays a bigger role than many people think. Harsh, bright lighting can feel overstimulating, while softer light sources often create a more calming atmosphere. Even the way a room is arranged can affect how comfortable and peaceful it feels. **Furniture placement, crowded spaces, and a lack of organization can subtly impact your mood and stress levels**.



The good news is that creating a more relaxing home doesn't require a major renovation. Small adjustments, such as reducing clutter, minimizing distractions, improving lighting, and creating dedicated spaces for rest, can make your home feel more comfortable, inviting, and supportive of your overall well-being.

See the full article for additional insights and practical tips to make your home a more relaxing space.

https://bit.ly/4zwVBsr

DAD JOKE

Why did the turkey join a band?

Because it had the drumsticks!

TWO SIMPLE HABITS EVERY HOMEOWNER SHOULD START TODAY



Did you know that a dedicated email address and a home maintenance savings account can help homeowners stay more organized and prepared for unexpected expenses?

Creating an **email address** just for your home gives you one place to store warranties, receipts, repair invoices, appliance manuals, and insurance documents. When you need important information years later, a quick search can save time and frustration.

Another smart habit is **setting aside money specifically for home maintenance and repairs**. Even small monthly contributions can help cover unexpected costs when a major appliance or home system needs attention. These simple habits can save homeowners time, money, and stress.

POTATO SOUP



https://bit.ly/4ipRXuJ

Source: www.tasteofhome.com

This easy homemade potato soup recipe is a staple side for steak dinners at home or an amazing comfort meal on a chilly day.

INGREDIENTS

- ☐ 6 bacon strips, diced
- ☐ 3 cups cubed peeled potatoes
- ☐ 1 small carrot, grated
- ☐ 1/2 cup chopped onion
- ☐ 1 tablespoon dried parsley flakes
- ☐ 1/2 teaspoon salt
- ☐ 1/2 teaspoon pepper
- ☐ 1/2 teaspoon celery seed
- ☐ 1 can (14-1/2 oz) chicken broth
- ☐ 3 tablespoons all-purpose flour
- ☐ 3 cups 2% milk
- ☐ 8 ounces Velveeta, cubed
- ☐ 2 green onions, sliced, optional

INSTRUCTIONS

01: In a large saucepan, cook bacon over medium heat until crisp, stirring occasionally; drain drippings and set bacon aside. Add vegetables, seasonings and broth; bring to a boil. Reduce heat; simmer, covered, until potatoes are tender, 10-15 minutes.

02: Mix flour and milk until smooth; stir into soup. Bring to a boil, stirring constantly; cook and stir until thickened, about 2 minutes. Stir in cheese and bacon until melted. If desired, top with green onions and additional bacon.

REFINANCING IS EASY, CALL 740-485-1058 FOR A FREE SAVINGS ANALYSIS!

Trust Equity Resources with your Home Financing!

SPECIAL RATES. MORE WAYS TO SAVE.

Spread the word, **we're offering a special rate on FHA, USDA and VA home purchases and refinances**, but they must fund before November 30th, so act fast!



FHA: Flexible qualifying, Lower upfront cash needs, and Gift/DPA options.

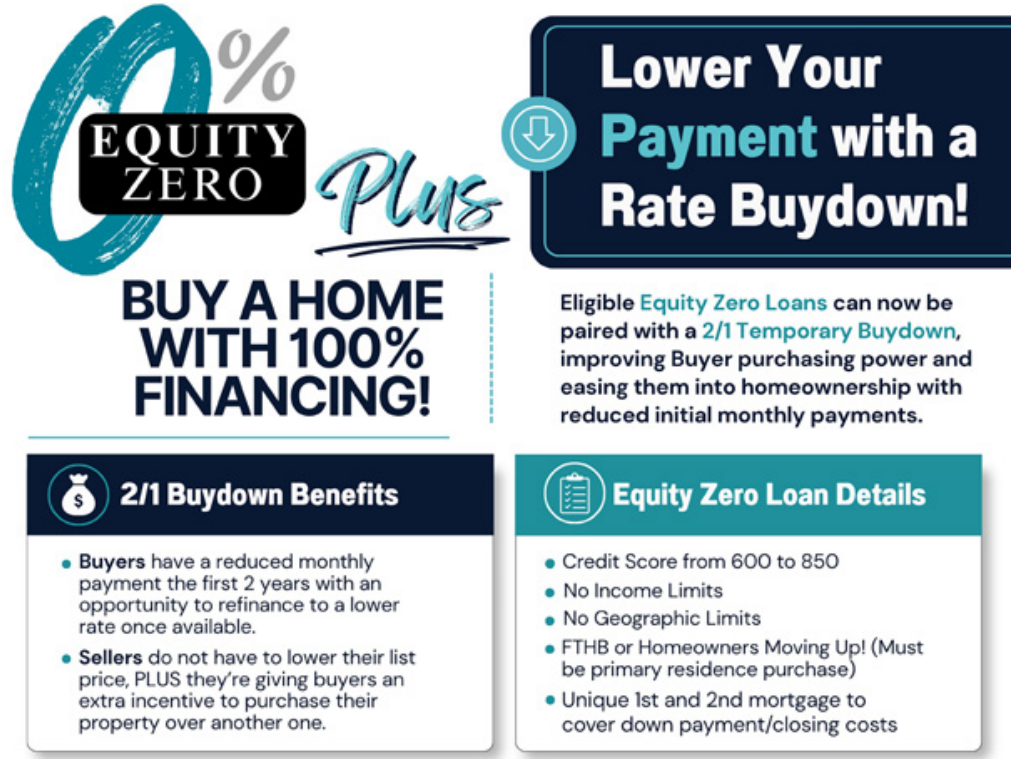
VA: No down payment, No monthly Private Mortgage Insurance, and Competitive rates.

USDA: No down payment, Affordable rural/suburban homeownership opportunity, and 100% financing for qualified buyers

Final approval subject to credit review. This is not a commitment to lend. Promotional offer subject to change.

BUYING A HOME JUST GOT EASIER!

Eligible **Equity Zero loans** can now be originated with a **2/1 Temporary Buydown**, providing borrowers with lower payments during the first two years of the loan and helping improve affordability in today's market.



Program terms and conditions are subject to change at any time. Final approval subject to credit review and eligibility. This is not a commitment to lend.

Call today to learn more, and share this with anyone searching for a new home before the holidays.



MEET MY TRUSTED MORTGAGE PARTNER

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Wendy Bussa is committed to providing low rates, great programs and a quick, easy purchase process.

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https://equity247.app.link/j4XOHP7XbYb

On your phone to download my mortgage calculator app!

EQUAL HOUSING OPPORTUNITY

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

MONTHLY CELEBRATIONS

November 11 ..... Veterans Day
November 12 ..... National Happy Hour Day
November 13 ..... World Kindness Day
November 14 ..... National Pickle Day
November 15 ..... National Philanthropy Day
November 16 ..... National Fast Food Day
November 17 ..... National Take a Hike Day
November 18 ..... Apple Cider Day
November 19 ..... International Men's Day
November 20 ..... National Pay Back Your Parents Day
November 21 ..... National Gingerbread Cookie Day
November 22 ..... Go For a Ride Day
November 23 ..... National Espresso Day
November 24 ..... Celebrate Your Unique Talent Day
November 25 ..... National Parfait Day
November 26 ..... Thanksgiving Day
November 27 ..... Black Friday
November 28 ..... Small Business Saturday
November 29 ..... Electronic Greetings Day
November 30 ..... Cyber Monday






HEALTH TIP • FOCUS ON SLEEP

When cold and flu season arrives, many people reach for vitamins and supplements, but one of the most effective ways to support your immune system is getting enough quality sleep. **Adults should aim for 7 to 9 hours each night** to help the body repair, recover, and fight off illness.

Creating a consistent bedtime routine, limiting screen time before bed, and keeping your bedroom cool and comfortable can all improve sleep quality. **Better sleep can also boost energy, improve mood, and enhance focus** during the busy holiday season.



Prioritizing rest now can help you stay healthier, feel your best, and maintain stronger overall wellness throughout the months ahead.

Click the link to learn more about sleep:

https://bit.ly/4dLrKEq

"Thanksgiving is not just a day. It's a way we can live our lives every day." - Katrina Mayer



★★★★★

GUIDED EVERY STEP

Buying my first home felt overwhelming at times, but I never felt alone throughout the process. Every question was answered with patience, and communication was always clear and timely. **The guidance, encouragement, and genuine care made all the difference**. *Closing day felt incredible, and I'm grateful for the support received.*

THE KEYS IN MY HAND

The moment I held the keys, everything felt real. What started as a mix of excitement and uncertainty became an experience filled with reassurance and support. **I always felt heard, informed, and cared for**. *Looking back, I'm grateful for the guidance that helped turn a big dream into something I can finally call my own.*

We ♥ Referrals!

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