

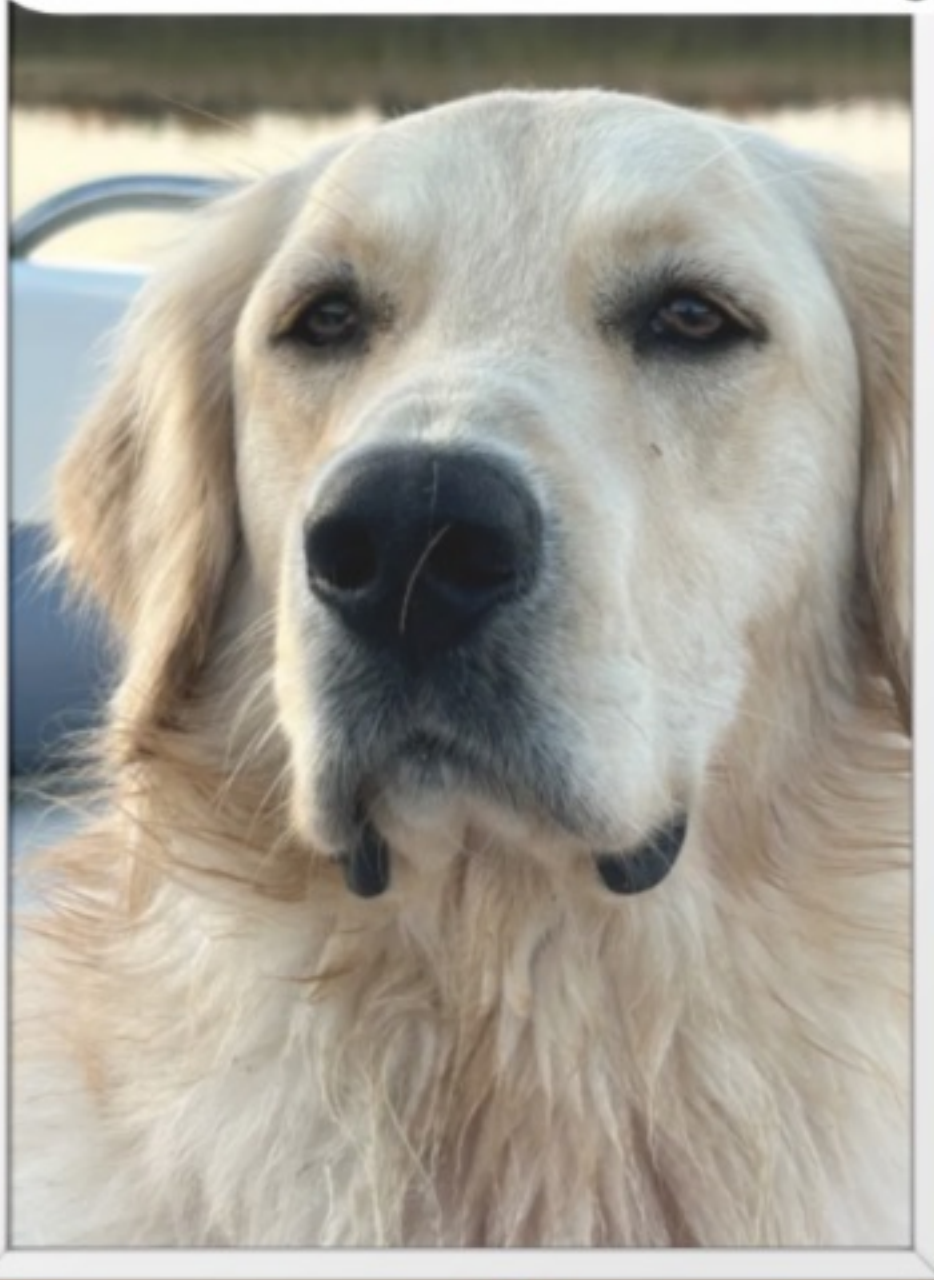
THE CLOSING TABLE

OUR MONTHLY NEWSLETTER THAT LETS YOU KNOW WHAT'S
NEW IN THE OFFICE AND AROUND "THE BURG"



This month we're looking forward to warmer weather! We're gearing up for our anniversary celebration, and continuing to provide the top-notch service you've come to know and love!

Meet Beau Steele,
Customer Satisfaction Manager



Last month, our customer satisfaction manager and all-around good boy, Beau, was featured in the VTLA Examiner's Members in Motion article! Thanks, Kathi Weaver for highlighting our favorite co-worker! A snippet of the article reads...

"(Beau) joined the company in December 2023 as an assistant bookkeeper where he quickly proved himself reliable—especially when it came to accompanying deposits to the bank... A truly dedicated team member, he rarely misses a day of work and prefers to stay right in the center of the action—literally—ensuring coworkers stay alert by stepping around him as they move through the office."

HAPPY
BIRTHDAY

In April we got to wish a very happy birthday to our president—the man who started it all!
Happy Birthday, Mark!



The Homeowner's Nook

Welcome to the Home Owner Nook, the dedicated space for new Homeowners! The goal is to feature simple ideas that you can use as a homeowner to streamline or better complete some common frustrations or unknown concerns that later pop up! We hope you find this a great resource for yourself or your clients!



AVOID THESE PLANTS & TREES THAT LOWER HOME VALUE



Some experts estimate landscape design can add up to 20% of a home's value. As you know, a well-maintained lawn, fresh mulch, and pops of color in a tidy garden increase a home's value. Making a great first impression with beautiful landscaping has always pulled buyers in. To keep the momentum going, folks work hard to add the right plants and trees to yards. But some vegetation has a negative connotation and can pull down the value of a home.

First up, invasive species are organisms, both plants, and animals, that are introduced to a new environment and have a negative impact. In a landscape, invasive plants can grow quickly, but they can suffocate the native plants that are better for the environment. Many states have guides regarding what is invasive.

The Arbor Day Foundation provides some statistics on trees on a home's value. Large trees in yards can increase a home's value by 3 to 15%. Too many trees can lower curb appeal, though. Trees close to the home present a risk of storm damage. Too many trees can make a yard appear smaller and cluttered. Homeowners who are looking for open space for the kids to play may pass by a house. Finally, fruit trees can be problematic. They're messy and bring bees, wasps, and other pests to yards. Some love that, some hate that.

Choose plants that fit the garden. Have the soil tested to make sure the plants and trees can thrive. It's less maintenance, and when it's time to sell, there's less worry about curb appeal.

The Lender's Den



Welcome to the The Lenders Den, the space for Lenders! The goal is to feature ideas, topics or relevant info that you can use as Lenders. We wanted to thank you for all the ways you work with us, by offering a place you can come monthly for a quick idea that may help bring your client to close!

Hot Topics in Fair Lending

MORTGAGE RATES HOLD STEADY FOR MOST LENDERS

April saw very low volatility for mortgage rates. The average lender's top-tier 30yr fixed rates were perfectly unchanged. Despite the uneventful outcome, there was some underlying market volatility mid-day following a series of war-related headlines.

The news involved the status of Iran's negotiation team as well as potential indications of air strikes in Iran. The market reacted swiftly (a resumption of hostilities would push rates/oil higher and stocks lower), but several of the headlines were subsequently retracted/clarified and the overall market reaction ended up being relatively small. A handful of mortgage lenders responded to the market movement and increased rates. Bonds (which dictate rates) remain a bit worse off compared to this morning, so if there's not a bond market rebound, other lenders could make similar adjustments.



The Contract Corner

Welcome to the The Contract Corner! This space is just for you —our amazing real estate pros. Each issue, we'll share a quick tip, idea, or insight to support your business, help your clients, or sharpen your expertise. We appreciate everything you do and hope this little corner helps you bring your next deal to the finish line with confidence.



Green Homes in DEMAND

The National Association of Realtors® released a survey identifying green homes as a feature more buyers are looking for. Now, the NAR reports that “sustainability provides a value proposition” when marketing these types of homes for sale. Residential homes account for about 25% of U.S. energy consumption. Using sustainability as a marketing tool can help both sellers and buyers get the home that fits their needs.

Sustainability in real estate not only increases the home’s appraised value, but it can also bring other benefits that can’t be measured in a real estate transaction. The perceived value of the home increases, even if it doesn’t reflect in the sale price. Energy efficiency saves money on utility costs. Often, green homes have better air quality, which increases comfort for the inhabitants.

