



# The Real Estate Resource

Newsletter For Our **Raving Fan** Customers

NOVEMBER 2023



**Hello!** In autumn, the real estate market changes, just like the weather. For those looking to buy a home, fall presents a special window of opportunity that is packed with benefits. This time of year there is typically a drop in home prices, which can result in considerable cost savings — but on the other hand, there aren't a lot of homes on the market. As always, please share my info to anyone looking to buy or sell a home.

Your Local Real Estate Agent,

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## CONNECT ONLINE OR GIVE A REVIEW!

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## THE PERFECT INDOOR AIR CLEANER



Did you know live plants have been known to:

**HELP REDUCE ANXIETY AND STRESS:** After working with plants, people reported feeling comfortable and soothed, and their blood pressure dropped.

**SHARPEN YOUR ATTENTION:** Research suggests visible greenery is restorative and increases the ability to concentrate, including among kids.

**SPEED UP RECOVERY:** Hospitalized people who had a view of plants or trees were calmer and had better clinical outcomes, including a reduced need for pain medication and a shorter hospital stay, compared to those who didn't.

**INCREASE HAPPINESS AND LIFE SATISFACTION:** Levels of comfort and positive emotions increase with the duration of exposure to plants.

**MAKE YOU MORE PRODUCTIVE:** You now have a work-related excuse to buy more plants!



## JOIN THE 30 DAY GRATITUDE CHALLENGE!

Gratitude is a mindset that exists in each of us. This challenge is an effective way to become more grateful. [Click here to download the PDF.](#)



**EQUITY**  
RESOURCES, INC.  
*mortgages*

CHOOSE TO MAKE A DIFFERENCE TODAY!

## PUMPKIN BARS



### INGREDIENTS

#### BARS

- 4 Large..... Eggs
- 1-2/3 Cups ..... Sugar
- 1 Cup ..... Canola Oil
- 1 Can (15 oz) ..... Pumpkin
- 2 Cups..... All-Purpose Flour
- 2 Teaspoons...Ground Cinnamon
- 2 Teaspoons..... Baking Powder
- 1 Teaspoon ..... Baking Soda
- 1 Teaspoon ..... Salt

#### ICING

- 6 oz ..... Cream Cheese
- 2 Cups.....Confectioners' Sugar
- 1/4 Cup ..... Butter
- 1 Teaspoon ..... Vanilla Extract
- 1 to 2 Tablespoons.....2% Milk

### DIRECTIONS

**BARS** - In a bowl, beat the eggs, sugar, oil and pumpkin until well blended. Combine the flour, cinnamon, baking powder, baking soda and salt; gradually add to pumpkin mixture and mix well. Pour into an ungreased 15x10x1 inch baking pan. Bake at 350° for 25-30 minutes or until set. Cool completely.

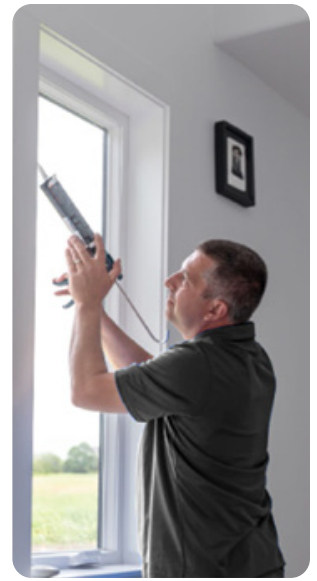
**ICING** - Beat the cream cheese, confectioners' sugar, butter and vanilla in a small bowl. Add enough milk to achieve spreading consistency. Spread icing over bars. Store in the refrigerator.

## C'MON, C'MON, LET'S NOT LET ALL THE BOUGHT AIR OUT!

### LOOK FOR AIR GAPS AND CLOSE THEM.

It's not just the attic where hot air escapes. Your home may leak from other places as well if it is not properly sealed. Before winter sets in, check all windows, doors, and the spaces around them for openings. Be sure to weatherstrip or seal any trouble spots.

Not only does it keep your warm “bought air” inside, it will stop critters from entering your house. Your windows and doors may already appear sealed, but it's important to make sure it's adequate. Here's a simple trick: hold a lit candle close to a window or door where you suspect cool air is seeping into your home. Watch the flame to see if it moves or not; if it does, this may indicate you need additional sealant.



**DAD JOKE**

**Q: Why couldn't the chili practice archery?**

## REVERSE ADVENT CALENDAR

**EACH DAY DURING THE MONTH OF DECEMBER, ADD AN ITEM TO A DONATION BOX. THEN DONATE YOUR COLLECTED FOOD TO A LOCAL FOOD BANK.**

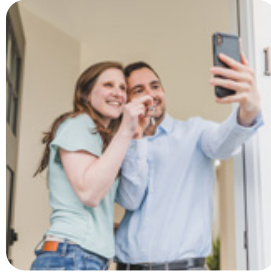
- |  |   |
|--|---|
| <input type="checkbox"/> December 1..... Box of Cereal           | <input type="checkbox"/> December 13..... Canned Beans          |
| <input type="checkbox"/> December 2 ..... Peanut Butter          | <input type="checkbox"/> December 14..... Box of Crackers       |
| <input type="checkbox"/> December 3 ..... Stuffing Mix           | <input type="checkbox"/> December 15..... Package of Rice       |
| <input type="checkbox"/> December 4 ..... Boxed Potatoes         | <input type="checkbox"/> December 16..... Package of Oatmeal    |
| <input type="checkbox"/> December 5 ..... Macaroni & Cheese      | <input type="checkbox"/> December 17..... Package Pasta         |
| <input type="checkbox"/> December 6 ..... Canned Fruit           | <input type="checkbox"/> December 18..... Spaghetti Sauce       |
| <input type="checkbox"/> December 7..... Canned Tomatoes         | <input type="checkbox"/> December 19..... Chicken Noodle Soup   |
| <input type="checkbox"/> December 8 ..... Canned Tuna            | <input type="checkbox"/> December 20 ..... Tomato Soup          |
| <input type="checkbox"/> December 9 ..... Dessert Mix            | <input type="checkbox"/> December 21..... Can Corn              |
| <input type="checkbox"/> December 10..... Jar of Applesauce      | <input type="checkbox"/> December 22 ..... Can Mixed Vegetables |
| <input type="checkbox"/> December 11 ..... Canned Sweet Potatoes | <input type="checkbox"/> December 23 ..... Can Carrots          |
| <input type="checkbox"/> December 12..... Cranberry Sauce        | <input type="checkbox"/> December 24 ..... Can Green Beans      |

# FROM A RENTER TO A RAVING FAN!

*Steps to become a Happy Homeowner in no time.*

## Step 1: Decide You Want to Buy.

Hopefully you're already here, but reach out if you need a list of reasons to Buy instead of Rent!



## Step 2: Review or Create a Household Budget.

Map out a strict budget for your household expenses: rent, groceries, utilities, and all the must-haves. Then, determine what income you'll have leftover each month, and plan to dedicate a good portion of that toward your homebuying goals. Consider an interest-earning savings account that will actually grow your money over time.

## Step 3: Talk to Your Trusted Mortgage Specialist.

We'll provide your credit score, give you an idea on the loan type that's best for you, what an affordable mortgage payment looks like and what you need to do to get into the best financial shape to buy a home. If you qualify now, we'll provide a pre-approval so you know what price range to look for.

## Step 4: Talk to Your Trusted Real Estate Agent.

Start researching homes in your area, and decide what features are most important to you. Talk about your budget and ask your agent what you could afford. If you're particularly close to buying a house, you can even ask them to set up listing alerts to notify you when a potential home hits the market.

## Step 5: Do the work.

Focus on completing any steps your Mortgage Specialist suggested to increase your credit score or work toward a loan approval. Don't quit your day job! Steady, reliable income is important.

### *Here are a few tips to strengthen your credit score:*

- ✓ Do pay your bills on time! A 30-day late payment may lower your score.
- ✓ Do not open a new credit card or credit account.
- ✓ Do not close old, unused credit accounts or pay off old bills until you discuss it with your Mortgage Specialist.
- ✓ Do not make big purchases on existing credit cards. Keep revolving balances low.

## DO YOU NEED CASH FOR HOLIDAY BILLS?

We could tap into your equity to keep you from using high interest credit cards. If you have a low interest rate you're afraid of losing with a refinance, we can see if a Home Equity Line of Credit or Second Mortgage option would make more sense.



## MEET MY TRUSTED MORTGAGE PARTNER

### Alex Rizor

Mortgage Specialist

Call or Text: 740-403-3859

Email: ARizor@CallEquity.net

NMLS #2525255

### Apply Online Today!

[www.CallEquity.com/Alex-Rizor](http://www.CallEquity.com/Alex-Rizor)

Equity Resources Inc.

25 S Park Pl

Newark, OH 43055

**Alex Rizor** is committed to providing low rates, great programs and a quick, easy purchase process.

**Know someone thinking of buying a home?** We'd love to help! Call to get started and enter:

<https://callequity.page.link/581X>

on your phone to download my mortgage calculator app!



FL MLD880 By refinancing an existing loan, total finance charges may be higher over life of loan. Certain restrictions apply, call for details. Corporate NMLS 1579.

## NOVEMBER CELEBRATIONS

November 03..... National Homemaker Day  
November 04..... National Easy-Bake Oven Day  
November 05..... Daylight Saving Day  
November 06..... National Saxophone Day  
November 07..... Election Day  
November 08..... Talk Money Day  
November 09..... World Freedom Day  
November 10..... Forget Me Not Day  
November 11..... Veterans Day  
November 12..... Chicken Soup for the Soul Day  
November 13..... National Hug a Musician Day  
November 14..... Loosen Up Lighten Up Day  
November 15..... National Recycling Day  
November 16..... Use Less Stuff Day  
November 17..... National Hiking Day  
November 18..... Family Volunteer Day  
November 19..... World Toilet Day  
November 20..... International Hug a Runner Day  
November 21..... National Gingerbread Cookie Day  
November 22..... Love Your Freckles Day

## EASE INTO A FALL ROUTINE

The transition to the shorter and busier days of fall can be a challenge. To help ease the change, we've put together four Autumn Wellness Tips to get you ready for the colder months and keep your mental and physical health in check.

### BOOST YOUR IMMUNE SYSTEM

We get most of our Vitamin D from the sun, so our intake decreases when the weather is colder since we spend most of our time inside during the fall/winter seasons.

### TAKE SOME TIME TO YOURSELF

Autumn and winter are the Earth's way of telling us to slow down. Start a journal or track your moods to get more in touch with how you're feeling.

### MAKE SOME PLANS FOR THE COLD MONTHS

In the winter, we tend to hibernate if we don't have things to keep us busy. The cold months can seem to drag on and push us into isolation. Stay on track by scheduling time in your day to do things you like to do.

### BE KIND TO YOURSELF

The holidays can cause weight gain, the shorter days can cause low mood, and the flu season can cause sickness. Listen to your body and give it what it needs, and don't beat yourself up! Try reframing negative thoughts into positive ones.

*"I've learned that people will forget what you said, people will forget what you did, but people will never forget how you made them feel." — Maya Angelou*

# RAVING FAN

## TESTIMONIALS



### OUTSTANDING SUPPORT

*My entire home buying journey was fast and efficient. With the constant communication, I always knew the next step. The process was seamless and stress free, and I was so happy with the outcome.*

### PHENOMENAL SERVICE

*It's important to have a great real estate agent when you are stressed out and dealing with one of the biggest purchases you have ever made and probably will ever make in your life! I received all the info I needed, I was told all my options and the outcomes of those options. They went above and beyond making my dream of becoming a homeowner come true!*