



### Home Mayhem of the Month

#### Holiday Clutter Cleanse

**Decorations**  
When packing up decor, separate breakables from non-breakables and wrap delicate items with used wrapping or tissue paper. Divide and pack by room or by categories such as outdoor, tree, wreaths, etc. Throw away anything that's broken or worn, and donate items in good condition but that you didn't put out this year.

**Light Strands**  
Recycle any that aren't working and you'll get a coupon to buy new energy efficient lights. For more info, go to [holidayleds.com/free-light-recycling](http://holidayleds.com/free-light-recycling). Wrap working light strands around a coat hanger or folded wrapping paper tube or gift box.

**Wrapping Paper, Boxes and Cards**  
Recycle wrapping paper and cards you don't want or store them for craft projects. If paper is metallic or has glitter or a texture, it is not recyclable. A good way to test: crush wrapping paper into a ball. If it stays bunched up, it is recyclable. Ribbons, bows, and foil or glittery cards are not recyclable.

Go through boxes gifts came in and save any important parts or papers, then recycle them.

#### Reclaim Your Garage



Are you still scraping your car windows each morning because you can't park in your garage? A survey reported **25% of homeowners have a garage so full of "stuff" they couldn't park their car inside.**

Over time it's easy for your garage to become more like a storage unit than a place to park. Go through the clutter and discard/donate/sell anything you haven't used in a year. Then group like items together and organize on shelves. Don't let trash or recyclables accumulate—take it to the curb/dumpster or recycle bins each week. If you must, designate a corner as an "exit zone" where if you need to get rid of something but can't at that moment, it can go in that corner. Remove items from the zone once a month.

**Getting ready to sell/list your home?**  
Scan here for the 10 items your real estate agent thinks you **should** keep in your garage.



### Referrals... The Ultimate Compliment

**Another Referral Closed!**  
We helped **Jeff** purchase a home in 2017 and worked with him again earlier this year on a refinance. We dropped his rate by 1%, lowered his term, and reduced his payment by \$550 per month. He got almost \$7,000 cash out—plus we paid off a car loan which lowered his monthly debts by \$260! He referred his coworker, **Jason** to us and we helped him with a refinance to a lower term last month, also lowering his rate by 1.5%. He was clear to close 20 business days from application.

Help a friend, co-worker or family member find their dream home. Have them call me today to apply free!

**Christmas Toys Jumble!**

Unscramble the letters and fill in the words to find a list of must-have toys from past Christmases. Email or text me a picture of your answers **by 1/1/22** and I'll enter you in a drawing for a **\$50 gift card** of your choice!

1. NIBAAE ISAEBB \_\_\_\_\_
2. GABACBE HTPAC KDIS \_\_\_\_\_
3. ZFNORE AESL LDOL \_\_\_\_\_
4. CHAHMATSIL \_\_\_\_\_
5. DETDY PXIRNU \_\_\_\_\_
6. CTLEKI EM MLOE \_\_\_\_\_
7. BFRYU \_\_\_\_\_

Entry From: \_\_\_\_\_

**Bonus! Creative Cookie Contest**

We want to see your dazzling confectionery creations! Email or text a picture of your gingerbread house or decorated cookies **by 1/1/22** and we'll enter you in a drawing for a **\$50 gift card!**

### 2021 Housing Market Recap

It has been another interesting year as the pandemic world continued to impact the housing market. The top factors for moving were wanting to live closer to family and friends and the need for more space or a bigger home. In past years, convenience to work and affordability ranked as top factors for reasons to move.

Over the last year, homes reached record-high prices. Sellers reported **selling for a median of \$85,000 more than their purchase prices**, which is a jump from \$66,000 last year. Buyers moving fast, plus an all-time-low inventory, led to a decline in time on market to the shortest ever recorded, which was just one week.

The demand for new homes is ever increasing amid a labor shortage, surging prices for materials and shortages of available lots to build on. More than 80% of single family builders reported a shortage of carpenters!

**A New Trend in Home Buying**  
More homes are being built with dual master suites. This is desirable when providing care for aging parents, having adult children return home, living with conflicting schedules or sleep habits, or just to have a suite for guests. It also allows multiple young families to buy a home together and share the mortgage while having their own space. This is perfect for Millennials who want a home that fits their needs but also the financial freedom to travel.

Source: National Association of Realtors®

### Misleading Mail Alert!

After you refinance or purchase a home you may receive mail that appears to be from your lender and includes information specific to your loan, including property address and loan type. In most cases it is not from us.

Scan for scam mail examples not from us!

**We do not sell your information to companies!** Unfortunately they can get it from courthouse records. We can't control this, but you can opt out of receiving unsolicited commercial mail from national companies by registering at [www.dmachoice.org](http://www.dmachoice.org). The program costs \$2, but will block unwanted mail for 10 years.

Also, to request that the credit reporting agencies not share your information, call 1-888-567-8688 or visit their website [optoutprescreen.com](http://optoutprescreen.com) and you can choose not to receive unsolicited offers for new credit cards and insurance.

### Rates are Rising!



Don't Miss Your Chance to Save... Call to Refinance!



**Amber James**  
Mortgage Specialist  
NMLS 341282

Call or Text **727-946-7066**

Email [AJames@CallEquity.net](mailto:AJames@CallEquity.net)

Visit my Webpage! [CallEquity.com/Amber-James](http://CallEquity.com/Amber-James)

Office: 110 W Reynolds St, Ste 106 \* Plant City, FL 33563

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### No Mess Bacon

For perfectly crisp, delicious bacon with less mess—try using the oven! You can cook more at once and it allows you to multi-task since there's no flipping necessary.

- 1 Line a rimmed baking sheet with parchment paper, making sure there is overhang on all sides.
- 2 Arrange bacon in a single layer on top, then put the sheet in a cool oven and set the temperature to 400°F.
- 3 Cook for 20-25 minutes, depending on the thickness of the bacon. Check crispness after 20 minutes.
- 4 When the bacon is done to your likeness, transfer to a paper towel-lined plate or platter to drain, then serve.
- 5 Let the drippings cool slightly then discard in the trash. If you want to save the grease, lift the parchment and funnel it into a glass container. Never pour hot grease down a drain.

Scan for 75 Best Bacon Recipes!