

April Newsletter



"It is a common experience that a problem difficult at night is resolved in the morning after the committee of sleep has worked on it."

- Thomas Jefferson

Spring Cleaning Hacks to Get Your Home Tidy and Clutter-Free This Season

Source: thespruce.com

The sun is warm, the flowers are blooming, and the days are getting longer—spring has arrived, which means it's that time of year to make your home feel as fresh as the air outside. Whether your living space is in need of a deep cleaning or a more surface-level tidy, spring cleaning is a time-honored ritual that will help get your home into its healthiest and most beautiful condition. Unfortunately, however, the process can be time-consuming. If you'd like to undertake some spring cleaning—but don't want to spend several days on it—the following hacks may help:

- Start by clearing away the clutter. It can be difficult to give your home a thorough cleaning if the rooms are filled with clutter. Therefore, before you break out the cleaning supplies, begin by getting rid of papers, possessions, and other items that you no longer need. As you sort through your belongings, separate them into four categories: those you want to keep, those you want to keep but will store because you don't use them often, items for the trash, and things you can sell or donate. Taking the time to declutter will not only make your spring cleaning process easier, but it will lighten your load if you're planning an upcoming move!
- Create a room-by-room checklist. Particularly if you have limited time, starting the cleaning process by making a list of which areas of your home need the most attention will help you make progress more quickly. Focus on spaces that may have been neglected over the winter (such as your yard, patio, and the outsides of windows), while saving those that have been cleaned more recently for last. Then, create checklists for each room so you have a clear idea of what needs to be done.
- Streamline your cleaning products. If you head to the store in search of products to help complete your spring cleaning, the selection can be overwhelming and can make the job ahead seem more daunting than it really is. To thoroughly clean your home, you likely don't need a plethora of products. Instead, start with an all-purpose cleaner and some microfiber cloths, which should be sufficient for most surfaces. Then, purchase other supplies only as needed.
- Get the whole family involved—and try to make it fun. If you have kids, assigning age-appropriate tasks can help make spring cleaning quick and easy for everyone. While cleaning the house is often viewed as a dreaded chore, there are many ways to make it more fun—and even turn it into a family bonding experience! For example, try putting your favorite music or movies on in the background, or establishing family rewards as you check off items on the list.

Orange-Glazed Ham

Source: tasteofhome.com

Ingredients:

- 1 fully cooked bone-in ham (6 to 8 pounds)
- 1 tablespoon ground mustard
- 1 teaspoon ground allspice
- 3/4 cup orange marmalade

Directions:

- Place ham on a rack in a shallow roasting pan. Score the surface of the ham, making diamond shapes 1/2 in. deep. Combine mustard and allspice; rub over ham.
- Bake, uncovered, at 325° until a thermometer reads 140°, 2 to 2-1/4 hours. Spread top of ham with marmalade during the last hour of baking, basting occasionally.

“Hidden” Costs of Purchasing a Home that Many Buyers Overlook

Source: huffpost.com

For most people, buying a home is one of the biggest investments they'll ever make. While your house budget likely includes the down payment and monthly mortgage payments, there are several often-overlooked costs associated with buying and owning a home—and even if you're not a first-time buyer, some of these costs may come as a surprise.

Here are a few common costs that many home buyers overlook when calculating their budget:

- Earnest money. When making an offer, you'll typically need to provide earnest money in order to show the sellers that you're serious about wanting to purchase the home. While the amount of the earnest money deposit can vary, it's often around \$500-\$1,000. This amount is usually applied to the purchase price—but if the sale falls through due to an issue on your end, there's a chance that you will lose this deposit.
- Closing costs. The amount you'll pay in fees at the closing will also vary, but usually ranges from 2-5% of the home's value. Closing costs may include title insurance, mortgage origination fees, surveys, and much more, depending on your market and lender.
- Private mortgage insurance (PMI). If your down payment is less than 20% of your home's purchase price, your lender will generally require you to have PMI. While PMI payments typically only cost 0.5-1% of the loan amount each year, this can quickly add up to thousands of dollars in extra expenses.
- Mortgage loan interest. When determining the interest rate for your mortgage loan, lenders take your credit score into account—and if your score is on the lower end, you may end up paying thousands of dollars in additional interest over the life of the loan. Therefore, taking time to improve your credit score before purchasing a home can help you save a substantial amount of money over time.



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