December













From our family to yours: Warmest greetings and best wishes to all of our clients, referral partners and friends! We are filled with gratitude for the opportunity to be able to work and serve you in our community. Thank you for another wonderful year!

Candy Cane Cocoa

Have your guests jingling all the way the way home with a delicious and warm holiday treat.



Ingredients

- 4 cups milk
- 3 (1-ounce) squares semisweet chocolate, chopped
- 4 peppermint candy canes, crushed
- 1 cup whipped cream
- 4 small peppermint candy canes

In a saucepan, heat milk until hot, but not boiling. Whisk in the chocolate and the crushed peppermint candies until melted and smooth. Pour hot cocoa into four mugs and garnish with whipped cream. Serve each with a candy cane stirring stick.

Five Easy Holiday Decorating Ideas



Thanksgiving is over and that means it's time to break out the Holiday decorations! Here are five unique ways to deck your halls with something other than mistletoe.

Jolly 'Ole Outdoors: Bring your dormant front porch planters back to life by filling them with holly, garland, pine cones, gift-wrapped boxes or poinsettias.

DIY Donnings: Cover inexpensive or old ornaments with chalkboard spray paint. Write a special message or a memorable date, such as a child's birthday, and hang them on the Christmas tree or on a chandelier.

Seasonal Spread: Create a beautiful Holiday tablescape by filling votives or candle holders with cranberries and white candles. Leaves, pine cones and trimmings from the Christmas tree also make great accents.

Festive Arrangements: Fill glass hurricanes - available at most major retail stores - with a colorful arrangement of ornaments. Or for a sweet treat, fill them with candy canes, peppermints and chocolate kisses wrapped in silver.

Cookie Cutter Details: Tie festive ribbons to holiday-themed cookie cutters and hang them in your kitchen, window, stairwell or on the mantle next to stockings.

One more quick tip! Having a party? Take a page from the Halloween playbook. Purchase inexpensive props for your guests to dress up as their favorite holiday character. Some fun ideas are: Santa hats, white beards, mustaches, red and brown reindeer noses, antlers, black-framed glasses and a carrot! Whether you rent a photobooth, hire a professional photographer or simply have your teenager take the photos, the festive decorations for your guests' faces will definitely add an extra element of fun and a great take-home party favor.

Your Buyer Wish List





"He's checking it once, he's checking it twice!" No, we're not talking about Santa, we're talking about your real estate agent! Every buyer should have a wish list for their home. It's an excellent exercise in understanding what you and your family want in your home and a great tool to help your agent find the best homes for you.

It's important that your home's wish list be more than just bedrooms, bathrooms and square footage. Your home should reflect and support the experiences and memories you hope to achieve while your life unfolds. Here are some questions you can ask yourself as you begin building your home's wish list.

- Think about your lifestyle. What do you enjoy doing at home? Do you entertain a
 lot of people? How do you spend your time in the evenings and on the
 weekends?
- When people come to your home, what do you want them to say about it?
- Describe your ideal location.
- What is your maximum commute time and distance?
- Are schools important?
- Is there a particular view you are seeking?
- Do you want an old house or a new one? Do you have a preference?
- Are you willing to do work on your home, or do you want the house to be in movein condition?
- What other structures in addition to your home do you want?
- What architectural styles do you like?
- What other exterior features are important to you? Porch, deck, swimming pool?
- Describe your interior style. Is it formal, casual, cozy, traditional or perhaps contemporary?
- What kind of floor plan do you prefer?
- How many bedrooms do you need and how will they be used?
- What features must your kitchen have?
- Think about your living room likes and dislikes.
- What are the top five things your home should have? Beyond those things, what is your biggest wish of all for your home?

Remember, these are questions to get you thinking about the dream home you can afford now. Not sure how much you can afford? Let us help! Give us a call to start the mortgage pre-approval process.





