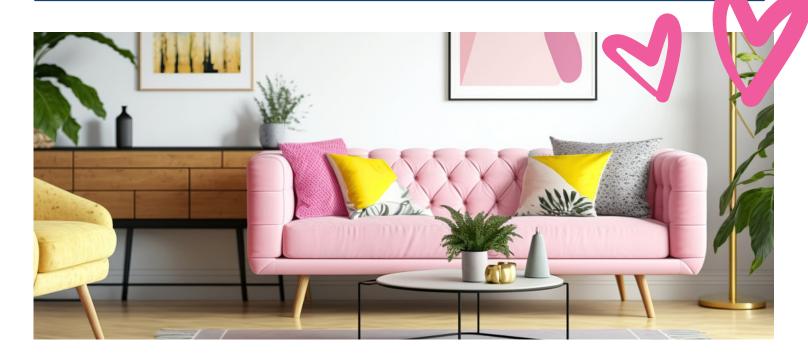
# FEBRUARY 2024





## **NEWS INSIDE:**

LOVE YOUR HOME MAKE IT INVITING Update your home to make it more welcoming

LOCAL AREA MARKET UPDATE Taking a look back at last months statistics

FIRST TIME HOME BUYERS MORTGAGES Types of mortgages and the closing process

## **HOME BUYER MISTAKES**

AVOID THESE COMMON HOME BUYER MISTAKES

First-time home buyers make mistakes. It's unavoidable. There is too much room for error to get it perfect. Here are some of the most common mistakes that first-time homebuyers may make in the buying process.

#### THE BIG LIST OF FIRST-TIME HOME BUYER MISTAKES:

- Don't Assume You Need A 20 Percent Downpayment
- Don't Wait To Start Saving For A House
- Don't Forget To Save For Closing Costs
- Don't Buy More Home Than You Can Afford
- Don't Skip Checking Your Credit Report
- Don't Only Speak To One Mortgage Lender
- Don't Ignore First-Time Home Buyer Assistance Programs
- Don't Treat Your First Home As An Investment.

There's no place like home. But sometimes our homes don't feel like anything more than a house. We hope these ideas help you put together a home that you love.



## February

## MAINTENANCE

- Rotate or flip your mattress to prolong its lifetime use
- Check caulking and grout around sinks, showers and tubs
- Repair any interior wall damage; touch up paint where it's needed
- Clean your furniture get it in tip top shape and fresh

#### **CHOOSE A COLOUR SCHEME**

Choosing a colour scheme for your home is a great way to make it feel like your own. You can base your colour scheme on anything that you love. Then choose furniture and décor that will complement it.

#### **GET COMFORTABLE FURNITURE**

Turn your house into a home that you'll love. You should choose furniture that is comfortable and functional. You don't want to end up with stuff that you can't use or that doesn't fit your lifestyle.

#### **GET PLANTS AND FLOWERS**

If you want to turn your house into a home that you love, consider adding plants and flowers to every room. Plants can help to purify the air, boost your mood.

#### CLEAN YOUR SPACE EVERY DAY

It can be easy to let things slide and before you know it, your once-pristine home is a disaster zone. But by taking the time to tidy up each day, you can avoid this problem.



Our heartfelt wishes accompany you for a February filled with love, joy, and cherished moments. May

your days be adorned with laughter and love!

## **SMALL BUSINESS** OF THE MONTH

## SHOW YOUR COMMUNITY SUPPORT

Looking for a new outfit or gift for Valentine's Day?

Check out Local Charm! At Local Charm, they believe that comfortable clothing can also be stylish and beautiful.



Their outfits pair perfectly with your lifestyle and go seamlessly from chasing children to a day at work to a fun evening out!

They also offer the area's best selection of one-ofa-kind gifts and accessories for yourself or that perfect present. Come see them in their store or online!





6142 Rogers Road, Rolesville, North Carolina 27571 (984) 237-0412 info@localcharmgifts.com

## **LOCAL EVENTS**

JOIN IN WITH COMMUNITY EVENTS!

FEB 2

First Friday 6 am - 1 pm, Raleigh

FEB 3

Krispie Kreme Challenge 6 am - 1 pm, Raleigh

FEB 16

Katt Williams | 8 pm, PNC Area

**FEB 17** 

Journey | 7:30 pm, PNC Arena

Join in local events!

## ⊸ Market Update ∘

FOR WAKE COUNTY AS OF JANUARY 2024







Avg Price Per Sq Ft



## FEATURED LISTINGS



1104 MENDOCINO STREET, WAKE FOREST

LISTED AT \$675,000

2 BEDS | 1 GARAGE | 2.5 BATHS



11312 RIDGEGATE DRIVE, RALEIGH

LISTED AT \$975,000

5 BEDS | 1 GARAGE | 3.5 BATHS

# MORTGAGES EXPLAINED

As a first-time home buyer, there are numerous first-time home buyer programs to consider. Understanding how to get a mortgage is one of the first steps to homeownership.

#### FIRST TIME MORTAGES

Several first-time buyer programs are designed to help buyers like you get a mortgage and purchase a home. If you have steady employment, a good credit score, and meet the income guidelines. First-time homebuyer programs can be your ticket to start building equity and own your own home!

### THINGS YOU SHOULD NOT DO DURING THE CLOSING PROCESS

To make sure you stay on track, it's critical to know what not to do when you're in the process of closing on a house.

OPENING A NEW LINE OF CREDIT/LOAN

MAKING A LARGE CREDIT CARD PURCHASE

QUITTING OR CHANGING YOUR JOB

**IGNORING YOUR CLOSING SCHEDULE** 

FORGETTING TO PAY YOUR BILLS

#### FIRST-TIME HOME BUYER PROGRAMS FOR 2024

- USDA Loan
- Good Neighbor Next Door
- FHA Loan
- VA Loan
- Energy Efficient Mortgage
- Native American Direct Loan
- FHA Section 203K Loan
- Conventional Loan Financing





## Meet the Owner

Caren Fried, your local realtor and business owner, is committed to giving you excellent service for all of your real estate needs. Our team of professionals will make sure you are in great hands every step of the way!

NTERESTED IN WHAT YOUR HOME IS WORTH?

Call us Today 919-964-0732

