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HOME BUYERS

Guide

October 28 - November 10, 2023

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Real Estate **TODAY**



REALTOR®
profile

Kelsey Wells

Salesperson/REALTOR®

Village Realty Group

Kelsey Wells was raised in the small town of Santa Claus, Indiana before moving to Cabell County in 2004. She attended Cabell Midland High School before obtaining her bachelor's degree from West Virginia University. After completing higher education, Kelsey's affinity for communication and genuine interest in helping others made her a natural fit for the real estate industry. She joined a reputable real estate agency, where her passion for forging personal connections became her primary driving force.

Kelsey understands the full potential of social media in her real estate journey. She recognizes that platforms like Instagram & Facebook offer powerful tools to showcase properties to a broader audience. Kelsey's social media presence is marked by her skillful content creation and an eye for aesthetics. This visual storytelling allows her to create compelling digital content that highlights her client's homes. She and her personal marketing team meticulously photograph properties, producing high-quality images and videos that bring out the best features of each listing. This ultimately allows both herself and her clients to achieve their mutually desired goals.



Kelsey Wells

Salesperson/REALTOR®

Village Realty Group



OCTOBER ADVANTAGES FOR BUYERS & SELLERS

by Shelley Rowe, President, Huntington Board of REALTORS®

As the leaves change and temperatures get chillier, October really starts to feel like the transition from summer is official. Vacations are usually over, the kids have been in school for awhile and football is in full swing. This shift can offer great advantages in the real estate world for both buyers and sellers!

This month the weather can offer a pleasant respite from the scorching heat and humidity of summer or the freezing cold of winter. What better time to walk a property or look in a vacant home with the air conditioner or heat turned off? Also, there are opportunities to take a look for potential leaks, insulation issues, heating issues, etc. Curb appeal may

actually increase on some homes because of gorgeous foliage colors and cozy fall decorations. Schedules tend to ramp up from the lazy days of summer. No worries! Schedule a viewing or two on the way to the game, ball practice, meeting, corn maze or haunted house. Opportunities abound!

October is also a wonderful time to get a property under contract in time to close for end of the year tax planning. Buying or selling before the end of the year can offer a huge assortment of tax deductions and incentives depending on the need. This pertains whether you are buying and selling investment properties or buying and selling your personal home. Call your accountant for

more details.

As always, contact your Realtor for questions and guidance on buying or selling. They are trained and ready to assist! If you don't have a Realtor, call the Huntington Board of Realtors or visit their website to request a list of local Realtors who are ready to help. I will leave you with a fall tip on a super quick and yummy snack (even candy corn haters love)...Grab a bowl and mix up 1 container of salted peanuts, 1 bag of M&M's and 1 bag of candy corn. Eat by the handfuls. You can thank me later.

**Happy Fall
Y'all!!**

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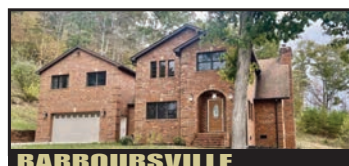
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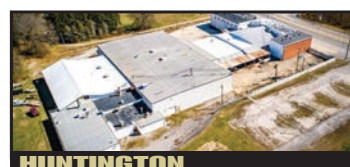
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Agent Spotlight

Featured Agent: **Ty Davis**

This Ironton, Ohio native & Ironton High Alum has been a local business owner in Ohio, Kentucky and West Virginia for the past 10 years. He added realtor to his resume this year and became part of the Century 21 Homes & Land Real Estate family. We are delighted to welcome Ty aboard! By joining our team of realtors, he brings a passion to help others achieve the purchase of their dream home & assist them in listing their properties!



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Simple Tips To Improve Your Status With Mortgage Lenders

Owning a home is a dream shared by millions of people. Investing in property that can be owned within 15 to 30 years of closing on the home makes more financial sense to many than continuing to rent and having little to show for it over time. The first step to take when planning to enter the real estate market is to ensure that your finances are in order. Various factors will influence individuals' ability to secure a mortgage, and these are some ways to make yourself more attractive to prospective lenders.

• **Check your credit report.** Lenders will check your credit report before deciding if you are a risk or a safe bet for a mortgage. So it makes sense to check your credit report prior to speaking with a lender. The Federal Trade Commission says everyone can get one free credit report a year from each of the three credit reporting bureaus. If you split it up, you can get a credit report every four months so you are aware of anything that may adversely



affect your ability to get a mortgage loan. A credit (FICO) score that's too low may disqualify you from a mortgage. Each lender sets its own thresholds when they price and approve loans, but the higher your credit score, the better.

• **Improve credit standing.** One way to improve your status in the eyes of lenders is to pay down credit card balances to reduce your credit utilization ratio. A high utilization occurs when there is a high balance in

relation to the credit limit, says Business Insider. Also, it may be wise to avoid any credit inquiries through new credit card applications for several months before applying for a loan, as these inquiries can affect your score.

• **Be realistic about what you can afford.** Do your homework and determine your target interest rate and monthly payment as well as what down payment you can afford. It will help you research potential lenders

and provide an idea of what may be offered to you.

• **Pay bills on time.** Paying bills promptly not only helps you avoid late fees, but also positively affects your credit. The financial resource The Mortgage Reports urges diligence when paying rent, as late rent payments can bar you from getting a mortgage. Lenders look at rent history as the biggest indicator of whether you'll make mortgage payments on time. These are some of the ways

to make a prospective home buyer look better in the eyes of mortgage lenders. Individuals can speak with financial professionals about what else they can do to improve the possibility of securing mortgages at the best rates possible.

Did you know?

Homeowners should give due consideration to whether or not plants are considered invasive species before introducing new plants on their properties. According to the National Ocean and Atmospheric Administration, invasive species of plants can lead to the extinction of native plants and animals. Invasive plant species also can reduce biodiversity and cause significant fundamental disruptions to local ecosystems. Though non-native plants are often cherished for their unique looks, homeowners planting new gardens or supplementing existing gardens with new plants are urged to plant only native species. Such an approach benefits plants and also local wildlife that depends on native plant species for food and cover.



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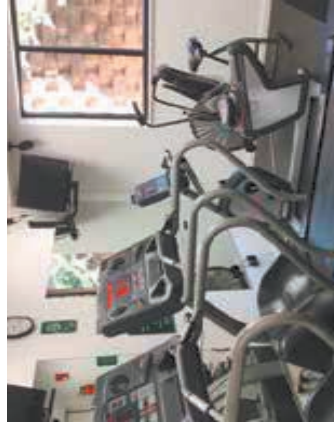
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