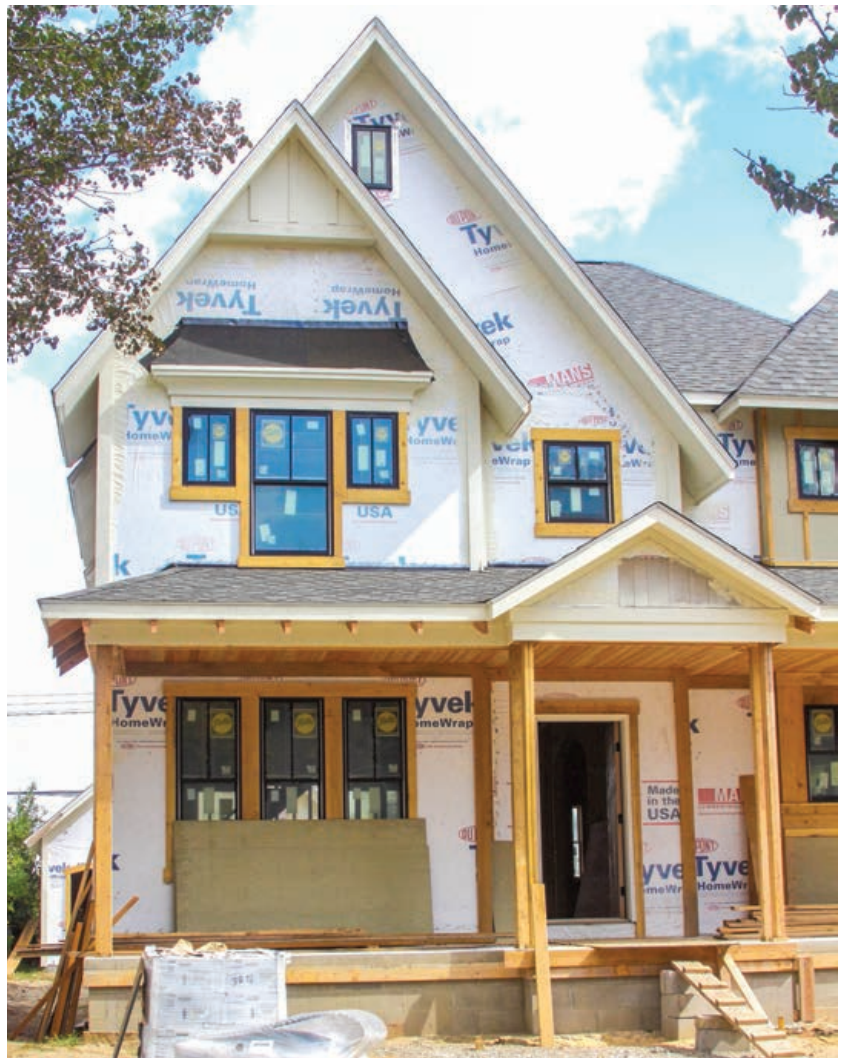


# Spring/Summer **HOME** IMPROVEMENT GUIDE 2022

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- **Outdoor Project Ideas**
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2021: Diamond Club Award  
2021: Lifetime Achievement Award  
2021: Real Trends Top 1000 List -  
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# Real estate agent honored

A Brookings broker/realtor has been ranked #1 in transactions for the entire state of Oregon, and #3 for volume in 2021. Jude Hodge was also the #1 RE/MAX broker in Oregon, in the Real Trends Top 1000, and ranked #112 in the Nation for All Agencies.

Jude said her success is directly related to her passion and her time commitment to real estate. “I am diligent with my time each and every day,” said Jude. “I work 24/7— no kidding! You must make sacrifices for success, and for me the sacrifice is time.”

Jude has lived in Brookings, Ore., for more than 30 years. With a background in internet marketing and sales, she has been a Top Multi Million Producer since her first year in real estate. “Currently I am in the top 0.5 percent of all agents in the U.S. in sales and volume,” she said. “I love my career and serving my clients. I am dedicated to results.”

The real estate industry has changed quite a bit since Jude first started her career. She said it has gone from foreclosures to waiting lists, to multiple offers and offers way over asking price. “Brookings is now a destination for buyers, and we have more buyers than we have inventory to sell,” she said.

But as the industry has evolved, so has Jude. “I feel like real estate is literally in my blood. I am not hesitant to take on a luxury home, a commercial property, land, residential or otherwise. I have learned enough to be 100 percent confident in my abilities. I love people and working with the public. It is what I was supposed to do.”

As for her future plans, Jude will continue to serve clients to the best of her ability. “I never want anyone to feel that they were just a transaction. I am honored for every seller and buyer that calls me. I look forward to helping others every day. It is wonderful to meet the people I get to work with and get to know them and their families.”

As leader of her industry, Jude has some advice for other women seeking success. “Get up every day, give it your all, dress for success and never give up. Someone once told me that you must work as if the rent were due every day to gain success, and that is the truth. That is how you do it. Yesterday ended last night, so let yesterday stay where it is. You get a do over each day, and your attitude is everything! As my mentor Bill Pike of 25 years would say, ‘Let go of stinking thinking’.”

Jude also credits the support of her husband, Dave, for her continued success. “How fortunate I am to have a husband that supports my crazy schedule, late night phone calls, sitting on the side of the road while going somewhere so I can talk to a client. He does so much for me, hangs my signs, fills my fliers, and does all my filming. He’s very supportive, and I am beyond blessed.”

Paying for advertising has also played a part in Jude’s success. “Not advertising is like winking in the dark — nobody knows,” she said. Advertising isn’t cheap, but it is money well spent. “If you think success is expensive, wait until you’ve paid for failure.”

Jude has been published in Entrepreneur magazine, Networking Times, Cutting Edge Media, Home Business Connection, Youngevity’s Magazine, Money Makers Monthly, Networker’s Advantage and is a contributing author in “Build it Big,” a book published by Dearborn Publishing for Direct Selling Women’s Alliance.

Her awards have been numerous, but below are some of her most recent accomplishments:

- 2020-2021 Diamond Club Award
- 2017-2021 Readers’ Choice Gold Award Best Local Realtor
- 2021 Real Trends #1 State of Oregon - Transactions
- 2021 Real Trends #112 in the Nation - All agencies
- 2020-2021 #1 RE/MAX Broker in the State of Oregon

To contact Jude, call 541-813-9261 or 541-801-3333, visit her website at [homewithjude.com](http://homewithjude.com) or email her at [judehodge@gmail.com](mailto:judehodge@gmail.com)

## Here is a list of some of my awards

- 2014: Executive Award
- 2015-2016: Platinum Award
- 2017: Hall of Fame Award
- 2017-2020: Chairman’s Award
- 2019 Real Trends #6 State of Oregon
- 2020: Diamond Club Award
- 2020: #1 RE/MAX Broker in the State of Oregon
- 2021: Diamond Club Award
- 2021: Lifetime Achievement Award
- 2021: Real Trends Top 1000 List
- #112 in the nation all agencies
- 2021: Real Trends #1 State of Oregon - Transactions

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# The basics of container gardening

Gardening is a rewarding hobby that has been linked to health benefits like reduced stress and improved mental well-being. Gardening also can lead to an inviting home landscape full of attractive blooms and/or delicious foods. Backyard gardens have long been planted after clearing a plot of land, tilling and amending the soil, and planting rows of favorite crops. However, gardening can be less labor-intensive and even more successful when people consider the many benefits of container gardening.

What is container gardening?  
As its name implies, container gardening is growing plants inside of containers. These containers can be flower pots, rectangular deck boxes or even large raised garden beds.

**Pros to container gardening**  
One of the advantages of container gardening is that plants can be moved in and out of sunlight to ensure the right growing conditions. This isn't as easily achieved when gardens are stationary. Also, beginner gardeners may be more able to control soil conditions inside of a small container rather than a vast ground-based garden, which will require a good deal of manual labor. Pots and boxes also can be grouped together to create eye-popping displays, usually at lower costs than the sheer volume of plants that would be needed to fill out an expansive landscape.

**Cons to container gardening**  
Container garden plants will not have direct access to the ground, so they need gardeners to create the ideal growing conditions. Developing the right care

formula can be challenging. The home and garden resource The Spruce says that drainage is an important factor in container gardening, and most containers do not offer enough drainage holes. If water cannot escape the soil, the roots of the plants can rot and die. It's not enough to add stones or gravel to the bottom of containers. Drill additional holes in the bottom (1/2-inch in diameter for small or medium-sized pots; one inch in diameter for larger pots). Also, be sure to check on soil moisture so that watering can be adjusted. During hot stretches, plants may need to be watered more frequently.

**Plan for plants that play well**  
Grouping plants together can create visually stunning combinations. However, it is important to choose plants that require the same amount of light and moisture. Look at plant tags when visiting the garden

center and select complementary plants, or ask a store employee. Mixing different plant shapes, colors and leaf textures, as well as plants of various heights, can help containers look filled out.

**Feed plants accordingly**  
Plants need nutrition to thrive in containers. Quality potting mixes will contain fertilizers, but nutrition will wane over time. Every couple of weeks, container plants will need either fresh potting mix or granular fertilizer added to feed them. Oregon State University Extension Services suggests using a slow-release fertilizer or worm castings several times throughout the season. Container gardening is a great way to add plants to smaller patios, reduce the workload involved in maintaining expansive gardens, and customize conditions for optimal growth.



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maintenance of a clean and safe environment for all members in the communities in which we serve. We continue our long-term commitment to habitat conservation and restoration, and strive to be a leader in ecological awareness.

Tidewater Contractors was established in Brookings, Oregon in 1978 by founders Jess Fitzhugh, Dave Baldwin, and Steve Salisbury. In its early years, the company provided services from logging timber and blasting rock quarries to roadway construction. As the demand for roadway construction grew in the surrounding counties, Tidewater revised its business strategy. The main focus became private and public sector roadway projects, and supplying aggregate, redi-mix concrete and asphalt materials to customers in Oregon and Coastal California. Tidewater continues as the leading supplier of roadway construction materials in Curry County and Del Norte County, and we are committed to constructing safe and long lasting roadways.

Jess Fitzhugh and David Baldwin bought out Steve Salisbury in 2003, but continued the founders' goals to deliver excellent service and competitive prices to customers, and to create a safe and friendly work environment for all employees.



# Secrets to making your home look like you hired a design pro



Photo spreads in home design magazines can be awe-inspiring. Quite often homeowners wish they could lift the looks right off the pages of magazines and transform their own homes into picture-perfect retreats.

It takes an eye for design to pull a room together — even with inspiration — and make it both functional and attractive. While hiring an interior designer is one way to go, homeowners can use some of the tricks and techniques the designers employ to do a remarkably good job of improving the interiors of their homes without such help.

## EMBRACE TEXTURE

The colors used in a home can add impact, but designers often utilize various textures to create aesthetic appeal. A single color scheme can be enhanced by various fabrics. Consider a leather sofa made more cozy with chenille pillows next to a rustic side table. Figure out ways to incorporate a few different textures to add depth to the room.

## BE CAREFUL WITH COLOR

Many high-end homes showcase neutral shades that are enhanced by pops of color. If you like a rich, royal purple, leave room for other colors as well. Add touches of purple in vases, throw pillows and other accessories.

Also, many designers work in shades of three for room colors. There may be one main color for walls, another color for larger accents, such as couches and chairs, and then a third color that pops in accessories such as flowers, pillows and collectibles. These can be any colors, but the most muted tends to be the more abundant shade.

## ADD A BIT OF BLING

Glittery items and metallics can add a touch of luxury feel to any space. A shiny table lamp, mirrors, a sparkling chandelier, and the like are easy ways to produce a high-end feel. Reflective surfaces also will cast light around the room, giving the illusion of a larger space.

## CHOOSE A BIG STATEMENT PIECE

Many homeowners make the mistake of filling a room with several small pieces of furniture that only contribute to clutter. Instead, look for a statement piece, which can be a cabinet, armoire or chaise. Mix and match large and small elements for a sense of balance.

## ACCESSORIZE

Finish the room with accessories and flowers. When placing and hanging knickknacks and wall art, odd-numbered groupings often look the most cohesive and interesting. Experiment with different scales and heights for even more dimension.

When inspiration hits, take some cues from interior design pros to make spaces look like they belong on the pages of your favorite magazines.



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An advertisement for Lopi fireplaces. It features a black Lopi fireplace with a bright fire burning inside, set against a stone wall. To the right of the fireplace is a red oval logo with "NORTH AMERICA'S Favorite Fire" and "Lopi" in script. Below the logo, the text "IS YOUR DRAFTY OLD FIREPLACE LEAVING YOU COLD?" is written in bold, red, outlined letters. At the bottom, the text "Time To Remodel & SAVE BIG!" is written in white, outlined letters.

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## Did you know?

Certain home improvement projects are more complex than others. Projects that involve working with gas lines are among the most complicated and risky undertakings, and even seasoned do-it-yourselfers are urged to leave such tasks to certified professionals. According to Angi, the average cost to move a gas line is between \$15 and \$25 per linear foot, and homeowners can expect to pay an additional \$1 to

\$10 per linear foot for pipe materials. A natural gas plumber can install, extend and repair natural gas lines and ensure that the project is completed safely, on time and within homeowners' budgets. Angi notes that the average cost to move a gas line is between \$250 and \$750 for the whole project. However, if a buried line must be excavated, that cost could run into the thousands of dollars.



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An advertisement for RE/MAX Coastal and Country. The top section features three images: a house on a cliff, a blue door, and a dining room. Below these images is the RE/MAX logo and the text "Buying or Selling REAL ESTATE?". The middle section features a large group photo of the real estate team. The bottom section contains contact information for two locations: Brookings and Harbor. The Brookings location is at 703 Chetco Ave., with phone numbers 541-40-REMAX and 541-412-9535. The Harbor location is at 16218 W. Hoffeldt Ln., with phone numbers 541-69-REMAX and 541-412-3000. The advertisement also mentions "AS SEEN ON HGTV BEACH HUNTERS" and "BEACHFRONT BARGAIN HUNT".

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# 7 things to know before replacing windows

The decision to replace windows often comes down to aesthetics and necessity. Drafty windows can reduce energy efficiency in a home, requiring HVAC systems to work harder to keep interiors comfortable. The harder the HVAC must work, the more homeowners will pay in energy costs.

Old windows also may be points of entry for water and insects. Despite the importance of windows, Money magazine advises that new windows make up only a fraction of the home's total exterior "envelope," resulting in only about 5 to 15 percent of total energy savings. But there are still plenty of reasons to invest in new windows.

1. Vinyl or aluminum may be best. Lumber is farmed rather quickly today and solid wood products may not stand up to elements as well as wood used a half-century ago. To avoid rot, vinyl windows often are an affordable and durable choice. Homeowners also have the option of wood windows with aluminum cladding, which are long-lasting.
2. Moisture problems indicate windows need to be replaced. Condensation that shows up as fogging between double-pane windows or on the inside of windows indicates that the windows are starting to fail. If installing a vapor barrier in the basement or crawl space, ventilating properly when showering or cooking, or using a dehumidifier indoors does not remedy the situation, it might be time to replace windows.
3. Windows add curb appeal. Beyond functionality, replacement windows immediately update the look of the home and can improve curb appeal since they are one of the most prominent features on the exterior of a home. If a house needs an update, replacing windows and can be a quick and affordable update.
4. Consider other energy-efficient upgrades. Sometimes older windows can be salvaged, especially if they are not damaged and only moderately drafty. Replacing panes, sash cords, weather stripping, and even glazing may be less expensive than replacing a window. Plus, older homes with attractive windows complement one another. To keep energy bills down, think about adding insulation to the attic and basement — which is a good idea even if you are replacing windows.
5. The wrong windows can adversely affect home value. The National Association of Realtors says homeowners get about 73 percent of their replacement window investment back when they resell a home. But choosing the wrong windows might lower the value of the home. It's important to match the look of the original windows, including window material and the divided light pattern (the number of panes in each window) with the original windows.
6. Think about soundproofing, too. When upgrading windows, also think about how certain windows can cancel out noises and make homes more soundproof. Some windows can help reduce outdoor distractions like leaf blowers or lawn mowers.

7. Proper installation is key to longevity. Replacement windows are only as good as their installation in many cases. Poor installation and orders of standard rather than custom sized windows could result in poor fitting and seals. Homeowners should carefully vet and review window replacement contractors to find the best professionals for the job.



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# How to cut costs on home renovations

Do you still have an avocado green kitchen? Is your living room dank and dark? Perhaps there is only one bathroom for a family of six? Answering yes to any of these questions could serve as the catalyst for a home renovation project.

Home improvement projects come in all shapes and sizes — some with huge budgets and others that are more cost-conscious. Regardless of what homeowners hope to achieve with their renovations, a common goal across any price point is a desire to save as much money as possible. Home renovations can be expensive, but there are ways to cut costs.

- Assess the merit of the project. Remodeling magazine annually publishes a “Cost vs. Value Report” that lists the average cost and return on investment homeowners can expect of various types of projects. If you’re planning to sell your

home soon, it may be best to focus on repairs and renovations that will generate the most substantial ROI.

- Hire a contractor. Even avid do-it-yourselfers can sometimes benefit from a contractor’s expertise, particularly for complex tasks. Don’t waste money by trying tough jobs yourself; rely on an experienced contractor who can get supplies for less money and will do the job right the first time. Compare bids from several different contractors and figure out the best value.

- Refurbish existing features. Rather than a complete gut and rebuild, figure out where you can revitalize existing fixtures and more. For example, refinishing existing cabinets can save you up to 50 percent compared with the cost of new cabinetry, according to Angi (formerly Angie’s List), a cost comparison and business review resource.

- Choose midgrade materials. Certain materials may be all the rage but they come with a higher price tag. Angi reports that granite counters could be \$60 to \$100 per square foot. However, a composite or laminate that looks like granite and wears well may be \$10 to 40 per square foot. Figure out where you can choose middle-of-the-road materials for maximum value.

- Avoid peak seasons. You’ll pay more to install a deck or a pool right before the outdoor entertaining season. There also may be a premium to get work done right before a major holiday. Therefore, consult the calendar to find an off time for a renovation and book it then to save.

- Do some prep work. You might be able to save by doing some of the demolition and preparatory work yourself. For example, you can tear up old carpeting before the installation of new tile floors. Perhaps you can mend and patch up walls before a paint job.

- Buy a display item. Former showroom kitchens and baths often are sourced at a fraction of their recommended retail prices, according to Real Homes, a home remodel guide based in the United Kingdom. Retailers often update their displays and you may score existing showroom items at a discount.

Renovations can be expensive, but there are many different ways to cut costs.



**Pro-Tip:** Open-concept homes have become increasingly popular in recent years. An open-concept home is one in which the rooms flow into one another with limited obstruction from walls or other barriers.

## IS AN OPEN CONCEPT FLOOR PLAN RIGHT FOR YOU?

**Advantages of open floor plans:**

- Open floor plans facilitate the flow of natural light throughout a space and can promote air flow, helping to reduce warm or cool pockets of air in otherwise closed-off rooms.
- Open homes make socializing easier, even when people are doing different things. Entertaining also is easier, as mingling with guests is much more convenient when walls are not getting in the way.
- A smaller home can feel much larger if it employs an open concept, eliminating underused spaces and opens up sight lines in the layout.

**Disadvantages of open floor plans:**

- The same sense of space that occurs when walls are taken down may make rooms feel cavernous and less cozy, particularly in homes with ample square footage. In addition, privacy can be hard to come by when all rooms feed into one another.
- There is no hiding from noise in an open floor plan, as sounds from voices, television shows and appliances tend to echo and blend together. And if the home is a single-story layout, those noises from the main living areas also may carry to adjacent bedrooms.

Open-concept homes are popular, but homeowners should weigh the pluses and minuses to see if this trend is truly right for them.

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# What to know about refinancing a mortgage

Historically low interest rates have made now a good time to be a homeowner. According to the Federal Home Loan Mortgage Corporation, also known as Freddie Mac, the average interest rate on a 30-year fixed-rate mortgage in mid-September 2021 was 2.86. Just ten years earlier, the average rate was 4.09. That's a significant dip, and one that's saving today's homeowners tens of thousands of dollars over the life of their mortgages.

Interest rates dipped during the pandemic and have remained low ever since. That's unlikely to last forever, which has given many homeowners a sense of urgency regarding refinancing. Refinancing can be financially advantageous, but there are some things homeowners should know prior to contacting their lenders.

## Refinancing does not always save money over the long haul

It's hard to blame homeowners who jump at the chance to refinance their mortgages. Refinancing is often associated with significantly lower monthly payments, and such savings can be used to finance home improvements, pay for tuition or build retirement nest eggs. However, homeowners won't necessarily save money over the long haul if they're refinancing an existing 30-year mortgage with another 30-year mortgage. The mortgage experts at Mortgage Calculator note that a Change Terms mortgage refinance is characterized by a shift to a loan charging a lower interest rate. The initial savings with such a refinance are undeniable, but changing from one 30-year to another 30-year restarts the mortgage clock, which can add years to the time homeowners will be repay-

ing their debt. As a result, homeowners may end up paying more interest over time than they might have had they just kept their initial mortgage. Homeowners interested in a Change Terms refinance may want to look into switching from a 30-year to a 15-year mortgage. A shorter term mortgage will increase the monthly payment, but the loan will reach maturity much faster, greatly reducing the amount of interest homeowners will pay over the life of the mortgage.

Refinancing can be costly. Lower monthly payments might be the number that catches homeowners' eyes as they look to refinance, but it's important that homeowners recognize that refinancing is not free. In fact, the personal finance experts at Kiplinger note that refinancing incurs many of the same costs that homeowners had to pay when they signed their initial mortgage papers. That includes fees, taxes and appraisal costs. These costs are sometimes paid up front, but they also might be rolled into the loan balance. In the latter instance, homeowners could be paying interest on their refinancing costs. Homeowners who are refinancing solely because of lower interest rates should know that some lenders raise interest rates to compensate for refinancing costs. That can negate the savings and end up costing homeowners more money than the original mortgage. Refinancing is an option for homeowners who want to save money. Homeowners can speak with a financial advisor to determine if this is the best way to save money over the long haul or if refinancing will ultimately cost them more over the life of the mortgage.



# Low-cost ways to revamp living areas

Home improvement projects require substantial financial investment. But just because a homeowner wants to bring a fresh look indoors doesn't mean he or she has to break the bank along the way.

Living rooms are some of the most frequently used spaces in a home, and they can use an update from time to time to stay on trend or to make the area more functional for a changing family dynamic. Here are some budget-friendly ideas for breathing new life into living room designs.

- Establish the budget. Homeowners should figure out how many dollars they can designate to a living room makeover before purchasing supplies or hiring out the work. Figure out the scope of the remodel, visit stores or suppliers to price out materials, get estimates from contractors, and then plan for some unforeseen circumstances along the way to determine if this type of renovation is affordable. If not, scale things back until the project more closely aligns with your budget.

- Change the paint color. Lighter and brighter colors are on trend. A can or two of paint can do wonders for updating a space without a large financial commitment. Pair that new paint color with new window coverings and complementary throw pillows to pull the theme together with minimal expense.

- Update the flooring. Tired, outdated carpeting or other flooring can use an overhaul. While solid hardwood flooring may be preferable, there are many types of laminate flooring that mimic the looks of popular wood colors and styles for a fraction of the cost. Plus, many are sold at home improvement retailers and even at warehouse clubs or online for reasonable prices. Laminate flooring also may be a potential DIY job for a skilled homeowner, saving even more money.

- Introduce a fireplace. Fireplaces were once hot commodities, but that popularity waned in the 1970s and 1980s. Homeowners with chimneys may discover a fireplace was boarded over and the bare

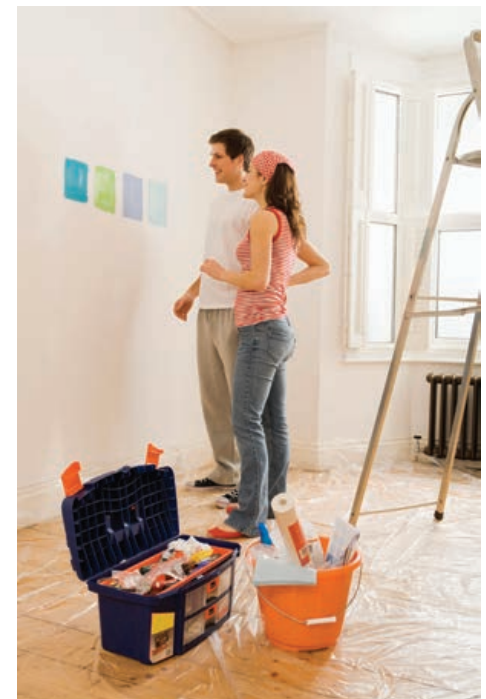
bones still exist that can be renovated to bring back character. There also are ventless freestanding units that are quite affordable that can mimic the look of a built-in fireplace.

- Reupholster instead of replace furniture. There's no need to throw away quality furniture if the fabric is the only thing impeding design. New upholstery or even a slipcover can update designs.

- Conquer clutter. Rather than adding something to the living room, remove clutter to give the room a more airy feel. This can instantly change the look of the room. Use cord covers to tame plugs for electronics and remove unnecessary furniture from the room.

- Improve lighting. Another easy and often inexpensive fix is to change lighting fixtures, including using brighter, more energy efficient LED bulbs, and to assess lighting needs to eliminate dark corners of rooms that can make the space seem drab.

Living room spaces in need of an update often can benefit from improvements that go easy on the wallet.





# Signs it is time to overhaul your kitchen

Remodeling a kitchen adds value to a home. Remodeling Magazine’s “Cost vs. Value Report” indicates mid-range kitchen remodels cost about \$66,000, and homeowners can expect to recover about 60 to 80 percent of that cost at resale. Homeowners may wonder if remodeling their kitchens is worth the investment. But homeowners should not just consider cost, but also the current conditions of their kitchens when deciding if a renovation project is the right move to make. These signs indicate it may be time to renovate a kitchen.

- Breakers are triggered: If the lights go dark from a tripped circuit breaker every time you try to microwave and run the toaster oven at the same time, your wiring is likely not up to the task of handling the workload and could be out of date. A kitchen remodel will assess wiring load needs and an electric overhaul may be necessary.
- Lack of storage: One of the biggest

hassles homeowners encounter in their kitchens is a lack of storage space. If making a meal involves a Jenga-like stacking and rearranging of kitchen tools, or if an avalanche occurs whenever you search for an item, you might need more storage. A carefully planned redesign can achieve this, even in a smaller kitchen.

- Outdated appliances: Even if your appliances are not avocado green or mustard yellow relics of the 1970s, they might still need to be replaced. According to CRD Design, appliances are only expected to last around 10 to 15 years. If appliances have become unsafe or energy hogs, it could be time for a remodel.
- Family is expanding (or shrinking): Kitchens often are the heart of a home. They need to meet the needs of the family that resides in that home. A remodel can add space as needed. On the flip side, when a couple becomes empty nesters, kitchens can be redesigned and downsized to reflect their new needs and desires,



- such as the addition of a wine chiller or espresso station.
- Poor lighting: Task lighting is essential in a kitchen, but older homes may not be equipped with lighting where it’s most needed. A carefully designed remodel can improve lighting with under-cabinet lights, pendants, overhead lighting, and even natural light to make the space attractive and more functional.
  - Frequent run-ins: The notion that you can have too many cooks in the kitchen refers to having too many people trying

to pitch in or offer their opinions. However, it also can apply to when too many people are gathering in a small space. Redesigning a kitchen can improve the efficiency of a space and make the room feel larger.

• Aesthetic appeal: Many kitchen remodels have been inspired by unsightly kitchens. Cosmetic changes can lead to big improvements. Kitchen renovations can add instant appeal and help address issues that tend to plague outdated rooms.

## REAL ESTATE FINANCING OPTIONS

**Pro-Tip:** Most people do not have \$300,000 to \$600,000 in savings on hand to purchase a home in cash. That means they'll need to rely on financing to pay for their dream homes.

**Conventional lending.** Conventional lending refers to when a bank or another financial institution loans a home buyer money to buy a home. This is one of the most common ways to fund a home purchase. Personal credit score as well as credit history help determine eligibility and interest rates for conventional loans. Availability of assets as well as income level are some additional determining factors.

**FHA loan.** A Federal Housing Administration loan is issued by an FHA-approved lender. These loans are designed for low-to-moderate-income borrowers, according to the financial guide Investopedia. FHA loans require lower minimum down payments and lower credit scores than many conventional loans.

**Private money lenders.** Individuals investing in real estate who do not intend to use a property as a primary residence may turn to private money lenders. These investors can tap into capital from personal connections and lend at specified interest rates and payback periods, according to Fortune Builders, a real estate investing resource. Keep in mind the interest rate will likely be higher with a private lender than through a conventional lender. The repayment term also will be shorter.





**Marie Curtis**  
Owner/Principal Broker

703 Chetco Avenue, Brookings, OR • 541-40-REMAX  
coastaloregon.com - Licensed in the State of OR

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## *My Goals are to Meet Your Goals!*

Spring is a welcome visitor this year, more than most. We are all extra grateful to be enjoying the fresh air that comes along with this invigorating season. Now is the perfect time to explore the possibilities of a major transition, buying or selling your home.

Being a part of the coastal community here in Oregon is a blessing beyond measure. From the epic rocky vistas, to the cozy downtown streets - the towns and people along the Southern Oregon Coast are second to none. If you are new to the area and looking to put down some roots, finding the right real estate agent familiar with the area is essential. Our knowledgeable team at RE/MAX Coast & Country in Brookings-Harbor is here for you!

It is seriously hard to imagine EVER leaving, though if you MUST - we are here to help you navigate the ever-changing sellers market. With our fingers on the pulse of the local real estate market, you can trust our agents to better leverage your assets and get you the best possible price. Whatever season you find yourself in, know that we are here to serve you no matter what brings you to one of the most beautiful places on the planet - the Oregon Coast.

*Reach out - we're looking forward to serving you with all of your buying or selling needs.*

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*Bret Curtis* *Marie Curtis*  
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16218 Hoffeldt Lane, Harbor, OR 97415 | 541-69-REMAX • 541-412-3000  
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*Bret Curtis*  
Owner/Principal Broker



*Marie Curtis*  
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