

Your REALTOR:



Dennis Kutty

April 2025

Real Estate

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How To Stage Your Home While You Live In It



In a study performed by a top real estate agency in the country, it was determined that homes that have been

beautifully staged sold for approximately six percent above the asking price on average.

Remove All Signs of Personalization

-One of the most important elements in staging a home relates to de-personalizing it. The home buyer should be able to envision himself living in the home based on its design.

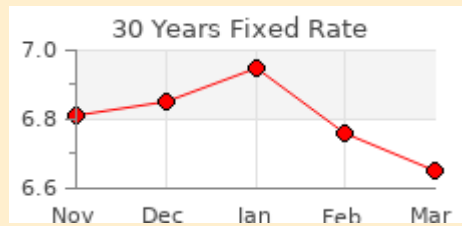
Redefine Each Room's Purpose -In many homes, homeowners have taken the liberty to customize the use of space in some rooms based on their needs. For example, a formal living area in the front of the house may currently be used as a kids' rec room or a home office. Adjusting the use of these spaces back to their original purpose can be burdensome for your family.

Make Use of a Storage Unit -You will likely want to remove some of your belongings from the home. Some individuals will cram their garage full of boxes and furnishings, but this is not ideal. After all, a potential home buyer wants to walk through the garage as well when touring the home. Investing in a storage unit close to your home is a great idea. You will have easy access to your belongings if you need them.

Some people will spend a small fortune staging their home. Many aspects of staging can be accomplished through the removal or ideal placement of your current belongings in the home. It can be uncomfortable for you and your loved ones to live in a staged home that must be maintained in pristine condition every day, but keep in mind that this will typically only last for a few weeks at best.

Mortgage Rates
U.S. averages as of April 2025:

30 yr. fixed: 6.65%
15 yr. fixed: 5.89%
5/1 yr. adj: 5.97%



Lease Purchase: Is This a Thing?



As the name implies, a Lease Purchase is a process whereby someone leases out a property with a pledge to purchase the property at a future date, specifically when the initial lease period is completed.

It's similar to most any 'rent to own' program, but it has to do with real estate. The process is essentially simple. Someone signs a lease agreement and at the same time agrees to buy the property. The practice is that a portion of the lease payment is set aside to be used as a down payment when it's time to buy. That's pretty easy to understand. But what needs to be considered at the outset is what many might overlook.

When it's time to officially purchase the property and buy the home with a mortgage, the set-aside funds are then used to assist with the down payment. But there are some things that need to be known.

A lease purchase can work out just fine, but getting with your loan officer well in advance of such a proposal is needed. Know in advance what to expect throughout the entire process.

Can You Keep Your House If You File Bankruptcy?



No one wants to file for bankruptcy, but it can be the best option in some financial situations. When you

declare bankruptcy, you may wonder if you can keep your home; the answer is that it depends. Three primary things will play a role in whether or not you can keep your home after you file for bankruptcy. The first is the type you file, also known as the Chapter of bankruptcy being filed. The second is the equity you have in your home, and the third is whether or not you can afford your mortgage payments based on your debt.

Chapter 7 vs. Chapter 13 Bankruptcy -There are pretty major differences between these, but one of the biggest relates to the exemptions you're allowed. Chapter 7 exemptions are stricter and lower overall compared to Chapter 13. If you file for Chapter 13, your opportunities for keeping your home are greater.

Your Equity -Even when filing for Chapter 7 bankruptcy, you might still be able to keep your house, but the decision-making factor becomes your equity. If you've built some substantial equity in your house that puts you over the limit of exemption, you might be required to sell it and then pay your debt or buy it back by paying a trustee the home's value.

Mortgage Affordability -If you hang onto your home while going through bankruptcy, you can keep it when the process is done, but you still have to be able to pay the mortgage.

Exempting Your Equity -With both types of bankruptcy, you have to figure out if you can protect your home's equity.



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5 Outdoor Projects for a Beautiful and Fun Homecation Space

By Cristina Miguez

As the weather warms up, more families are starting to look forward to getting outside of the home to have some fun or just relax in the sun. And while a vacation may seem like the ultimate goal, most people find that by creating a better outdoor living area, they can have even more fun "homecationing" in their own yards.

There are numerous projects that you can do to add some fun and recreation to your yard. The following 5 projects can help you maximize your space, improve your property, and increase your enjoyment of your space with the good weather.

Patio: Affordable and Versatile

When you think about your outdoor living area, your patio should be home base. Patios are one of the most versatile things to add to your yard in terms of enjoyment and use, as well as style and appearance.

Your patio can be covered or open, have a fire pit or fireplace for gathering around in the evenings, host a grill and table, or be the base for a pool deck. You can even add bigger projects to the patio itself, like a hot tub, pergola, or outdoor kitchen. Basically, adding a patio adds a blank slate to your yard that can give you endless ways to customize it to your needs. Start with leveling and adding some pavers, then add furniture, lights, and a gathering place such as a fire pit or picnic table to start using the area right away.

Project cost: Most homeowners spend around \$4,000 for a living room-sized patio of 12 x 18 feet made of stamped pavers.

Pool: Perfect for Kids and Hot Climates

If you're planning on staying home all summer, a swimming pool may be a good investment. Pools can be tricky, as a large, inground pool needs a lot of space while an above ground pool doesn't add a lot to your home's value.

However, any pool can add a great way to cool off on a hot summer's day, and can give you a way to relax and have some fun. Pools come in a wide variety of shapes and sizes. You can add an inflatable pool that's big enough to cool off in just for the summer or you can go further and add a small inground pool like a plunge pool or an endless pool that will give you the chance to cool off without taking up your whole yard.

Project cost: The cost of building a pool varies greatly depending on the type of pool you choose. Above-ground inflatable pools start at \$200, while you would pay around \$20,000 for a plunge pool and \$29,000 for an endless pool.

Court: for Sports Lovers

If you're a sports-minded family and you want to use your yard to play regularly, consider adding a sports court to your yard. Many basketball court materials can be used to create a more generic sports court - you can install hoops for a true basketball court, or put up a volleyball net or other game materials to get more use out of the space.

Sports courts don't require landscaping or a lot of maintenance, which can be attractive for homeowners that want to use their space, but don't want to spend a lot of time watering, fertilizing, and caring for it in the long term.

Project cost: Installing a full-sized basketball court costs around \$30,000. For a more affordable option, you can have a half-court over concrete for \$15,000.

Front Porch: for Trendy Curb Appeal

One of the biggest trends of the last few years has been the farmhouse. The modern farmhouse has commanded great prices at time of resale and has everyone clamoring for one. One of the things that every farmhouse needs and that helps make the style is the extra wide front porch. The front porch not only helps create the look of a farmhouse, it's also practical and highly sought after for its use. The porch enhances your entry to the home, gives you a place to relax and unwind on beautiful spring mornings and long summer evenings, and is often big enough to fit the whole family along with furniture and a porch swing. Adding a front porch will add utility and enjoyment to any home, farmhouse or not.

Project cost: Homeowners spend around \$21,440 to build a porch.

Enhance Your Home and Your Enjoyment this Season

These outdoor projects will not only increase your property's appearance and value, they'll also increase your enjoyment in being at home. Whatever your family's idea of a good time is, it's possible to add things to your home that can help you achieve your goals. Consider tackling one of these 5 projects and get more from your homecation.



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How to Make Your Home Look High-End on a Budget

By Ashley Sutphin

Designing a home isn't an inexpensive endeavor, but ultimately, the outcomes you tend to want are spaces that look curated and high-end. Have you ever walked into a house, and it just felt expensive? Whether or not it actually is can be the question.

Designers often use tricks and tips to elevate spaces and give them that luxe, high-end appeal, no matter the budget. The following are a few things you can consider doing.

1. Add Moldings

Decorative molding is one of the least expensive and most impactful ways to give your home or just a single room a high-end facelift. Adding moldings is also a project you can likely do on your own on the weekend.

Adding moldings gives your home a timeless look and can be used to create architectural features where there are none. For example, if you've ever seen a relatively plain, boxy room with added moldings, you know what a difference this can make. Moldings can also draw the eye upward when installed at your ceiling, giving the illusion of higher ceilings.

2. Add an Antique

If your room feels somehow unfinished or unpolished, think about adding a piece of antique furniture. For example, maybe add an antique console table or an antique wardrobe in a living space.

There are a few reasons this makes your home feel more high-end. First, a room will often feel cheap if all the furniture seems like it matches a little too well or you bought it off a showroom floor. Adding an antique piece is a thoughtful way to make sure you don't run into this issue.

You'll also see in professionally designed rooms, there tends to be a lot of mixing and matching and bringing together pieces from different sources and time periods.

3. Change Your Light Fixtures

You can relatively easily change out light fixtures or have an electrician come and do it for you. Light fixtures aren't a huge investment, but they greatly impact a room.

A statement light fixture creates a focal point in a room, and for a pretty low price tag, you can get a big change.

4. Create Interest With Texture

Looking at many design magazines or books, you may feel like the spaces are luxurious, but you can't put your finger on exactly what it is. Even a simple overall design can get a boost from texture.

Texture creates visual interest, but you can stay within a relatively subdued or neutral color palette. Incorporate texture by adding rugs, throw pillows, and blankets.

5. Incorporate Curved Lines

Another way to add subtle and chic visual interest in a room is to use curved shapes and lines instead of sticking only with straight lines.

You can add curves in the form of a mirror, the legs of your furniture, accessories, lamps, or anywhere. This is going to give you the depth that can only come from the use of varied shapes.

6. Custom Window Treatments

Custom shades or curtains aren't the cheapest upgrades you can make, but they can have the biggest overall effect. They're more affordable than ever, thanks to offerings from online retailers. Custom window treatments help the entire space feel custom, even when it's not.

7. Use Dimmer Switches On Your Lights

Lighting plays a huge role in how a room is perceived and how you feel when you spend time in it. During the day, natural light is best.

In the evening, when you add dimmer switches to your home, you can lower the lighting to relax and make everything look a little warmer and cozier. Bright overhead lighting is harsh and makes everything feel cheap and washed out.

8. Accessorize

Finally, even in professionally designed spaces where the goal is simplicity, you'll still see carefully chosen accessories. A bold accessory can make a statement, replicating the look of a room designed professionally.



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Tips for Spring Cleaning Your Kitchen

By Ashley Sutphin

Spring is officially here, which means you might be feeling a renewed sense of energy that's leaving you ready to get your home a bit more organized. The kitchen is a good place to start your spring cleaning. Your kitchen is likely where you spend most of your time. It's functional but also a key gathering place. As a result, it also tends to get the messiest. Spring clean your kitchen with these tips.

Start at the Top

You don't want to start at the bottom of your kitchen with your spring cleaning. If you do, you'll get dirt on the surfaces you've already cleaned. To prevent this, start up. That means dusting off the tops of your cabinets, your ceiling fans, and your light fixtures. Dust the top of the refrigerator, and dust anything decorating your walls.

Wipe Surfaces

Your goal when spring cleaning your kitchen is to get every surface. That means countertops, tables, chairs, and the fronts of your cabinets and your knobs. Wipe your drawers and their knobs and polish the sinks and faucets—clean your appliances' exterior surface, including the microwave, oven, and refrigerator.

Cabinets and Drawers

Our cabinets and drawers can become a catch-all in the kitchen throughout our daily lives. Once you've cleaned the front surfaces of all your cabinets and drawers, you can work on the inside. Work on one cabinet or drawer at a time. Remove everything in each. Clean the interior and use a degreaser, particularly on the ones around your range. Throw away unneeded clutter. Ensure you get the hinges because that's an area where greasy dust tends to gather.

Counters and Small Appliances

You can remove everything from your countertops and give them a deeper clean using a microfiber cloth and soap water. Before putting any of your small appliances back on the counter, like mixers or toasters, wipe them with warm, soapy water. Add some baking soda to your sink to scour it, and buff it.

Big Appliances

If you have a microwave, boil a cup of water and then let it sit inside for a minute to loosen up tough, stuck-on food. Wipe it down with a damp cloth. Clean your oven and stovetop and the inside and outside of your dishwasher.

Your refrigerator can be a project in and of itself. You need to remove everything from your fridge. You should throw away anything old, expired, or that you don't use.

Once everything is out, you can start cleaning every interior part, including the shelves, walls, and drawers. You can use soapy water made with dishwashing liquid. Remove your drawers and shelves so you can clean those in the sink. If you can, plan to do all this before your grocery shopping day.

When you add items back into the fridge, make sure that you're grouping like items together. Consider using storage or produce containers in your fridge because it will help you keep things more organized and keep your food fresh for longer. You can eliminate packaging that takes up unnecessary space. As you add items back to the fridge for your spring-cleaning session, the bottom shelf or drawer is best for meat because it's the coldest. Put butter and soft cheeses on the doors, because it's warmest here. The middle is good for eggs and dairy like yogurt and milk.

You should do a similar cleanout of your pantry if you have one. Empty everything, clean from top to bottom, and throw away what you don't need. Then, you can start to reorganize the space with a clean slate.

Floors

Sweep and mop your floors, but make sure you're not just doing the visible areas. You want to get under appliances, rugs, trash cans, and planters. Get into the corners and around the edges of cabinets.

Finally, if you use any linens in your kitchen, you can change them out for spring or maybe add a few seasonal dishtowels for a pop of fun and color.



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Debt Avalanche vs. Snowball Method

By Ashley Sutphin

When you're getting ready to shop for a house, you need to be clear on your current financial situation and where you need to be, ideally before you start trying to work with lenders.

The amount of existing debt in your name will play a big role in whether you're approved for a mortgage and how much house you can buy.

Paying off as much debt as you can before you start shopping for a home loan is critical, but it's not an easy undertaking.

When you get ready to pay off debt, you might want to follow a method like the debt avalanche or the debt snowball. These are two popular methods to tackle debt, and they have a lot of similarities but a few differences, which we compare below.

The general idea of both the avalanche and snowball method is that you're paying minimum payments on all your debt except the one you're primarily focusing on at the time.

The Debt Avalanche

The debt avalanche method begins by figuring out the minimums you have to pay on all your debt, with the exclusion of your current mortgage if you have one. You'll order your debts from the highest interest rates down to the lowest. Then, you'll create a budget.

Your budget will show you how much more you can put toward debt every month to speed up your payoff.

Whatever the highest-interest rate debt is, it becomes your priority. If you have an extra \$200 you can put toward debt, which you see after creating a budget, that money goes toward your highest interest debt each month until it's paid off.

You keep moving down the list based on the highest interest rates, rolling your minimums into your extra payment amount until everything is repaid.

You have to be mindful of things like a promotional interest rate ending.

The avalanche method is a cheap, logical, and easy-to-follow path to getting rid of debt, but it can take a while.

The Snowball Method

With the snowball method, the underlying concept is the same, except you start paying off your debts with the one that has the smallest balance. You work your way up to the biggest balance, and you don't consider interest rates in the order of repayment.

The snowball method works well for someone with a lot of little dispersed debt. You might be managing many minimum payments, and you can feel like you're always paying bills, which gets discouraging.

When you start paying the smallest first, you can feel like you're making some success as you chip away at them.

People find that, mentally, the snowball method works for them because it builds their confidence as they tackle increasingly large challenges throughout the process.

The Biggest Takeaway

Some people feel strongly about both methods and favor one over the other.

The avalanche method tends to be the most logical approach, while the snowball method is more emotional because it's about little wins.

Regardless, the biggest takeaway is the same—you should choose one debt and put as much towards it as you can until it's paid off. Pick whichever you want, but you're creating a more manageable situation for yourself by choosing one.



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