



HAPPY

# Thanksgiving!

Passion connecting people with real estate ❤️

GERARDO ZAVALA

## HOME UPGRADES THAT YOU THINK ADD VALUE, BUT THEY ACTUALLY DON'T

If you are planning on selling your home, you might be tempted to make significant investments and go overboard with different features in order to get a higher asking price. You need potential buyers to be wowed and feel like they've found the right home when they're doing a tour or looking at pictures. However, staging is one thing, and investing in expensive upgrades is an entirely different venture. Keep in mind that there are many home upgrades that you may think add value but they actually don't in a significant way, and you should avoid prioritizing them. Therefore, we did our research, and in this article, you'll find out what upgrades don't actually add value, how to avoid them, and why.

### WHICH UPGRADES SHOULD YOU AVOID? AND WHY?



#### EXTENDING A ROOM AND LOSING ONE IN THE PROCESS

Home value can be very dependent on the number of bedrooms a home has. If you sacrifice one bedroom for the space of another you may find that your home's value actually decreases.



#### ADDING A SWIMMING POOL

A pool can be a worthy investment, but only if you can answer "yes" to these questions. Are swimming pools the norm where you live? Can you use your pool year-round? Does your yard still have plenty of space? If you can't answer "yes" to these questions, investing in a pool should be carefully considered.



#### PURCHASING HIGH-END APPLIANCES

We have found that purchasing high-end appliances only makes sense if it fits with the state of the rest of your home. Does your bathroom need to be upgraded? How about your washer and dryer? If you're only purchasing new kitchen appliances, but not upgrading other parts of the home, buyers may see the home as more of a work-in-progress.



#### CREATING AN OPEN-PLAN HOME

An open-plan home can be a great choice for letting in more light and creating an airy and open feel to your home. However, it is quite an expensive investment into the home that won't easily be undone.

### SO, WHAT SHOULD YOU PRIORITIZE AS A SELLER?

We recommend researching which investments make sense for your specific circumstance. Keep in mind what the standards are for the homes in your immediate area. Don't be afraid to look at your competition on listing sites to see what they're doing right or wrong. Note what the main selling points are in their listing descriptions, their listing price, and any other data of significance.

Also, don't hesitate to reach out to local experts who can help you in making these big decisions. I'm always just a phone call or message away!



**GERARDO ZAVALA**, REALTOR® Advisor  
(630) 460-7953 | [www.gerardozavalarealtor.com](http://www.gerardozavalarealtor.com)




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Or scan my QR code!  


| MONTHLY  |   |
|--|---|
| <b>MARKET UPDATE</b>   |   |
| FOR CHICAGO AND PMSA<br>COOK, DEKALB, DUPAGE, GRUNDY, KANE, KENDALL,<br>LAKE, MCHENRY, AND WILL COUNTIES |   |
| <b>10,358</b><br>NEW LISTING<br><small>10,978 IN 2020</small>  | <b>7,394</b><br>CLOSED SALES<br><small>8,356 IN 2020</small>                        |
| <b>-24.00%</b><br>CHANGE IN INVENTORY<br>OF HOMES  | <b>\$395,855</b><br>AVERAGE SALES<br><small>\$375,757 IN 2020</small>               |
| <b>32</b><br>AVERAGE<br>MARKET TIME<br><small>73 IN 2020</small>   | <b>99.10%</b><br>LIST PRICE TO SOLD<br>PRICE RATION<br><small>97.1% IN 2020</small> |

*Call me for an accurate market report of your area.*

## OFFER OF THE MONTH



### Vesecky's Bakery

6634 W Cermak Rd, Berwyn  
veseckysbakery@gmail.com | 708-788-4144

**\$3 off for every dozen of any  
doughnuts or danishes.**

*Offer valid for the month of November*

## WHAT DO I NEED TO GET PRE-APPROVED?

The following are the items needed to apply for a home loan pre-approval.

- ✓ Latest 2 years of W2 tax returns
- ✓ Latest paycheck stubs
- ✓ Recent 2 months bank statements (all accounts)

Interested in finding out how much of a home you can afford?  
Talk to some of the lenders that have helped my clients.

**Nenci Rodriguez**  
CIBC  
773-330-3824

**Maria R. Correa**  
Fairway Independent  
Mortgage Company  
773-392-8940

**Maria Martinez Lara**  
American Financial  
Network, Inc  
773.615.6514



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## Homeowner's Tip

# WINTER IS COMING! PREPARE YOUR HOME THE RIGHT WAY

As someone who has lived their entire life in the Chicagoland area, I know just how important it is to prepare our homes for the harsh winter months that lay ahead. Winter can wreak absolute havoc to a home, if unprepared. It can reveal issues that you were not even aware of before they became big annoying expenses for you. That's why I compiled a guide for preparing your home for the upcoming winter season. The full guide, including a convenient printable version, is available at the following link:

[gerardoavalarealtor.com/2021fallguide](http://gerardoavalarealtor.com/2021fallguide)



Follow along with our checklist and make sure you, and your home, are ready for a Chicagoland winter!

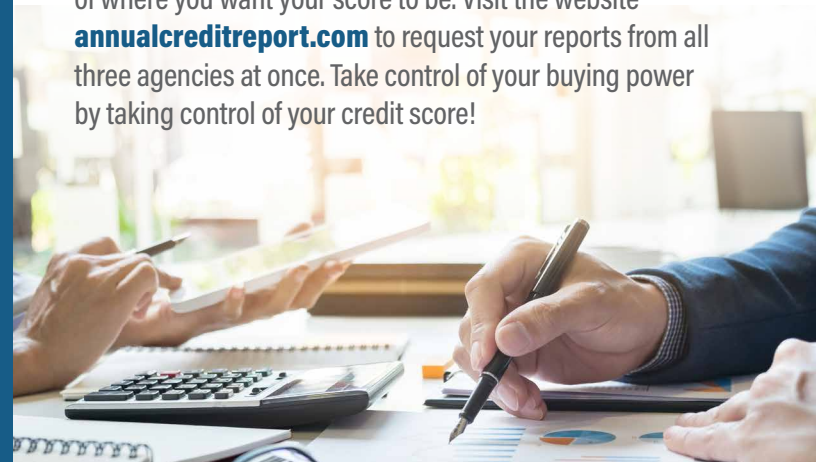
Or scan my  
QR code!



## Buyer's Tip

# CONTROL YOUR BUYING POWER! REQUEST YOUR ANNUAL CREDIT REPORTS

One of the best things you can do as a buyer, or potential buyer, is to request your free credit report every year. A credit report is a summarized look at your credit history. Each credit bureau, of which there are three, is required by law to give you access to these reports on an annual basis. Take advantage of this to ensure that your report is free of errors, free of signs of identity theft, and representative of where you want your score to be. Visit the website [annualcreditreport.com](http://annualcreditreport.com) to request your reports from all three agencies at once. Take control of your buying power by taking control of your credit score!



## Save the Date!

November is packed FULL of national days and fun holidays, besides Thanksgiving of course. We've gathered all the dates in November that we're looking forward to the most.

Come and be festive with us? You're invited!

**11/2: Day of the Dead**

**11/3: Stress Awareness Day**

**11/4: National Candy Day**

**11/5: Bonfire Night**

**11/7: Daylight Savings Day**

**11/11: Veterans Day**

**11/16: Road Safety Week**

**11/21: World Hello Day**

**11/23: National Espresso Day**

**11/25: Thanksgiving**

**11/27: Small Business Saturday**

**11/30: Giving Tuesday**

## Chicagoland Events:

### Christkindlmarket - Opens November 19th

**Where?** Daley Plaza, 50 W Washington St, Chicago, IL 60602

**What?** Christkindlmarket is a free annual market that features vendors, entertainment, and holiday cheer in droves! Enjoy the food and finery from international and local vendors. Stop to admire, and maybe sing-along to, the festive musical acts. And most importantly, don't forget to appreciate all the beautiful holiday decorations as you walk around with your favorite hot drink in tow!

### Illumination - Opens November 20th

**Where?** The Morton Arboretum, 4100 Illinois Route 53, Lisle, IL 60532

**What?** If your favorite thing about the holiday season is seeing the beauty of all the colorful lights on display, then you don't have to wait long! The Morton Arboretum's Illumination: Tree Lights promises to provide a unique experience with over 50 acres of light adorned trees to explore.

If you're interested in this experience, act fast! Tickets sell out quickly.

### Chicago Thanksgiving Parade - November 25th

**Where?** State Street, From Ida B. Wells Drive to Randolph

**What?** We all know it, we all love it. Whether you're watching from the comfort of the living room or braving the late November chill to see the parade in person, the Chicago Thanksgiving parade is an annual treasure.

### Holiday Magic - Opens November 26th

**Where?** Brookfield Zoo, 8400 31st St, Brookfield, IL

**What?** Holiday Magic is all about the lights! Brookfield Zoo's annual event features over two-million festive and twinkling lights. Wander around the park and enjoy the unique light displays and sculptures. Go through the tunnel of lights, take advantage of photo-ops, and find the 25 gnomes hidden all around the zoo!



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## Recipe Corner

# SWITCH UP YOUR THANKSGIVING SPREAD WITH THIS CREAMY POTATO GRATIN!

For November's Recipe Corner we wanted to suggest an alternative to the traditional mashed potatoes that we all know and love. We think this delicious Creamy Potato Gratin recipe would be a great addition to your Thanksgiving day spread! We found this recipe via *Damn Delicious*.

### Ingredients

|  |   |
|--|---|
| 3 pounds Yukon gold potatoes, peeled and cut into 1-inch cubes | 3/4 cup heavy cream                                   |
| 1/4 cup unsalted butter  | 2 cups shredded white cheddar cheese, divided         |
| 2 shallots, diced  | 2 teaspoons Dijon mustard                             |
| 3 cloves garlic, minced  | Kosher salt and freshly ground black pepper, to taste |
| 1/4 cup all-purpose flour                                      | 2 tablespoons chopped fresh chives                    |
| 2 cups chicken stock   |   |



### Directions

1. Place potatoes in a large stockpot or Dutch oven; cover with cold salted water. Bring to a boil; reduce heat, cover and simmer until potatoes are tender, about 5 minutes. Drain well; set aside.
2. Preheat oven to 375 degrees F. Lightly oil a 9 x 13 baking dish or coat with nonstick spray.
3. Melt butter in a large saucepan over medium heat. Add garlic and shallot, and cook, stirring frequently, until tender, about 3-4 minutes.
4. Whisk in flour until lightly browned, about 1 minute. Gradually whisk in chicken stock and heavy cream. Bring to a boil; reduce heat and simmer, stirring constantly, until reduced and thickened, about 5 minutes.
5. Remove from heat; stir in 3/4 cup white cheddar cheese and mustard. Stir in potatoes; season with salt and pepper, to taste.
6. Spread potato mixture into the prepared baking dish. Place into oven and bake until potatoes are tender and mixture has thickened, about 35-40 minutes.
7. Sprinkle with remaining 1 1/4 cups white cheddar cheese. Place into oven and broil until golden brown, about 3 minutes. Let stand 5 minutes.
8. Serve immediately, garnished with chives, if desired.

Did you make this recipe?

Send a picture of your meal to 630-460-7953



## Editor's Note

# STARTING NEW TRADITIONS THIS THANKSGIVING

As a child, Thanksgiving was always one of my favorite holidays. I loved visiting my grandparents, playing games with my cousins, and enjoying all the delicious homemade food. As time went on though, Thanksgiving became more of a bittersweet event. The absences of family members who passed were felt very clearly. And when I lost a very treasured family member, during the holiday season no less, this time of the year became a bit more bitter than sweet.

But, with all that, comes the need to create new memories and new traditions. This year I plan on spending my Thanksgiving day with my most loved ones and making some new memories centered around:

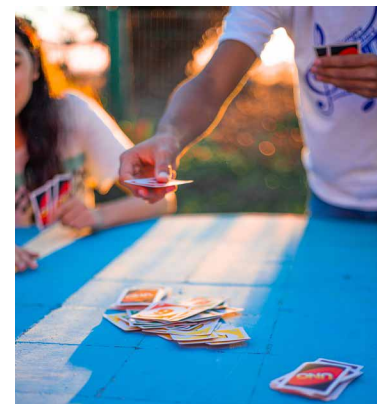
**Watching the BEST Thanksgiving movie ever:** I think anyone who has seen the movie *Planes, Trains and Automobiles* would agree that it is the best Thanksgiving movie ever made. The perfect combination of the comedic legends John Candy and Steve Martin created one of the funniest holiday movies I've ever seen. This movie is truly timeless and I would recommend it to anyone.

**Making my favorite Thanksgiving side dish:** Thanksgiving spoils us by giving us some of our favorite dishes all at once. Mashed potatoes, perfectly cooked turkey, and if I was lucky enough,

my grandmother's homemade tamales. But, one of my favorite side dishes of all time is a simple creamed spinach recipe. Rich, delicious, AND healthy! What's not to like?

**Playing our favorite board games:** This year, it's time to break out the Scrabble, UNO, and Trivial Pursuit! These are games that I love to play with my family, but it's been years since they've been moved from the closet. We're going to clear the dust, adorn our dining room table with their boards, and play until we get bored (excuse the pun).

What are your family traditions? And are there any new traditions that you're planning on starting this year?



*-Your Friendly Editor*

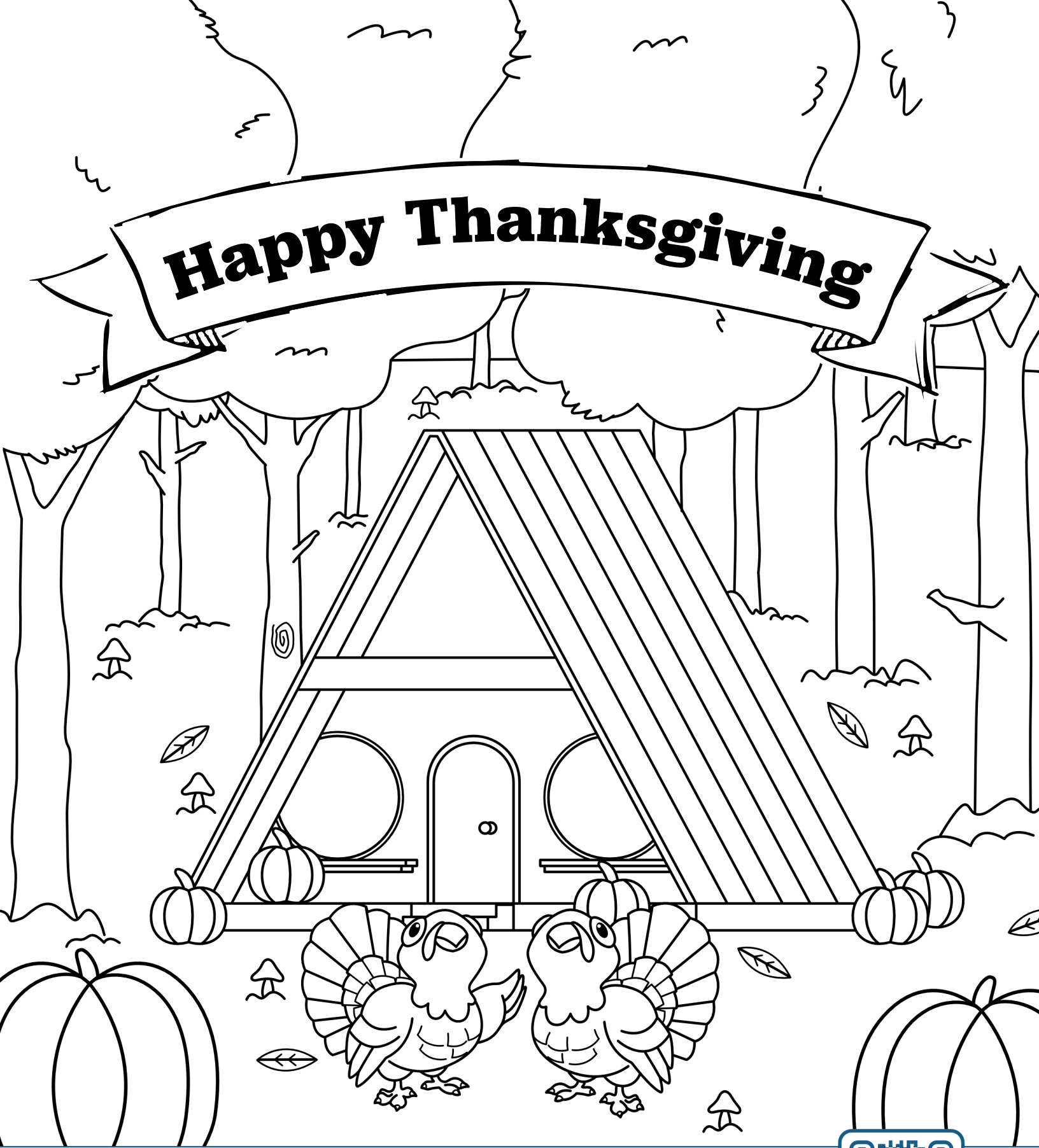


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# Happy Thanksgiving



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Luna Realty Group. 6426 W. Cermak Rd. Berwyn, IL 60402

# NOVEMBER NEWSLETTER

## MINDFULNESS CORNER

Presented by Imelda Guerra, LCSW

November is a time of transition and thanksgiving. As the last leaves fall, we prepare for colder and darker days ahead. We start shifting our attention to the holidays and the loved ones who will join us. We take time to reflect on all the good things that makes us feel grateful. And yet, are we rarely thankful for everything else- our daily struggles, challenges and difficult engagements with others. These, upon careful reflection, provide us opportunities to learn and grow. The following mindfulness activity is helpful for recognizing gratitude in all things:

### Mindful Thank You

1. Pick one day in November to observe the "thank yous" you say.
2. Notice how habitual the response is for you. Is it automatic, or perhaps an afterthought?
3. Then, observe how you are feeling when you express "thank you" in small interactions with others. Do you feel content, stressed, absent-minded, dismissive...?
4. Do a quick scan of your body. Does it feel like it's already physically moving on to the next thing?
5. After observing a few "thank yous" in your day, pick an anticipated "thank you" to focus on next.
6. When your instinct to say "thank you" arises, take a pause. Then name what you are actually grateful for, beyond the gesture that you're extending.
7. Remember to affirm the good things you have received from the other person and acknowledge the role that the other person played in providing your life with goodness.

## SOMEONE YOU SHOULD KNOW

Starting this month, we are highlighting a person that we think you should know. For November we're highlighting local Transaction Coordinator and real estate whiz, Tania Brito.



### Name:

Tania Brito

### Tell us, what do you do for a living?

Transaction Coordinator

### What's so interesting about your job that others might not know?

I get to follow through a transaction, beginning to closing. From the moment showings are started, I get to enjoy the journey with our buyers and sellers. It is truly amazing being able to help with buying their dream home or selling to start a new chapter. I handle most paperwork and make sure we are on track for closing.

### How long have you been at your job?

5 years.

### Anything else that you want to include and share with our readers?

I am a mom to 2 boys and thankful that I can enjoy both things at the same time. I get to be a full time mommy and full time transaction coordinator at Luna Realty Group.



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