

WISHING YOU A Happy New Year!

Passion connecting people with real estate ❤️

GERARDO ZAVALA

GET READY FOR 2022! 3 HOMEBUYING TIPS FROM THE EXPERTS

A new year is nearly upon us! Going into the new year, it's a great idea to have certain parts of our lives in order to make the coming year easier for our future selves. Thorough planning is also one of the easiest ways to ensure that we'll be able to achieve any big longterm goals that we may have over the course of the next year.

What's a big longterm goal that needs a lot of preparation? *Homebuying!*

We know how stressful, exciting, and complicated the homebuying process can be. Which is why we always strive to make the process as simple as possible for our potential homebuyers.

We consulted with our team of real estate experts for their best pieces of advice for how a hopeful homebuyer can prepare to become a proud homeowner in 2022.



Do you have any big plans for 2022?

1. Use Your Tax Refund on Your Down Payment
2. 1099 Self Employed Should Talk To An Accountant
3. Prepare Tax Documents to Talk To Mortgage Lender

If you want to read our full blog post, with much more information for each tip, then visit our website by scanning this QR code:



Happy House Hunting!



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Listing of the Month

1227 KENILWORTH AVE, BERWYN



Modern living in Berwyn. New construction single-family residence. Delivery 1st quarter 2022. You still have time to select finishes. One-of-a-kind with huge picture windows that will make you feel as if you are outside. This 5-bedrooms and 3.5-baths home is custom made with quality workmanship and materials. The layout features 2 levels of living space with a full basement, and an amazing roof-top facing the Chicago skyline. High 10-foot ceilings throughout. At the center of attention on the main floor is your dream kitchen. This kitchen has more than sufficient space to move around, a place for everything plus beautiful finishes, and all the latest appliances. A place to entertain, dine, and enjoy the comforts of home. A beautiful modern living room and fireplace with full-size picture windows, a dining area, and a bedroom or office combination all on the main level. On the second floor are 3-bedrooms and 2-baths. Kick back and enjoy the rooftop with a full bar that overlooks the skyline.

NOVEMBER

MARKET UPDATE

FOR CHICAGO AND PMSA

COOK, DEKALB, DUPAGE, GRUNDY, KANE, KENDALL,
LAKE, MCHENRY, AND WILL COUNTIES

6,664

NEW LISTING
9,066 IN OCTOBER

6,550

CLOSED SALES
7,236 IN OCTOBER

-29.9%

CHANGE IN INVENTORY
OF HOMES

\$393,434

AVERAGE SALES
\$387,250 IN OCTOBER

42

AVERAGE
MARKET TIME
37 IN OCTOBER

98%

LIST PRICE TO SOLD
PRICE RATION
98.40% IN OCTOBER

Call me for an accurate market report of your area.

OFFER OF THE MONTH



Face2Face Spa Studio

6805 Roosevelt Rd, Berwyn

707-737-1200

**\$10 off when you mention
Luna Realty**

Offer valid for the month of January 2022

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)

Conventional Loan

- 3% minimum down payment
- 620 minimum credit score
- Seller can assist with 3% closing costs

FHA Loan

- 100% financing
- 580 minimum credit score
- Veterans need to submit DD Form 214

VA Loan

- 3.5% minimum down payment
- 580 minimum credit score
- Seller can assist with 6% closing costs



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Homeowner's Tip

WHAT HOMEOWNER EXEMPTIONS DO YOU QUALIFY FOR?

If you're a homeowner, it's never too early to start looking into what property exemptions you may qualify for. If you've never looked into homeowner exemptions before, you might be wondering which homeowners qualify for property tax exemptions and if they're one of those homeowners. Well, homeowner tax exemptions are designed to help and protect eligible homeowners by completely negating a specific portion of their property taxes. Homeowners who may qualify for an exemption could be elderly, a veteran, have a disability, or qualify for a general homeowner exemption. You can qualify for multiple homeowner exemptions at once, depending on your specific situation.

So, What Are The Exemptions?

- | | |
|---------------------------------------|--|
| • Homeowner Exemption | Exemption |
| • Senior Exemption | • Senior Freeze Exemption |
| • Senior Freeze Exemption | • Returning Veterans Exemption |
| • Persons with Disabilities Exemption | • Veterans with Disabilities Exemption |
| • Returning Veterans Exemption | |
| • Veterans with Disabilities | |

For more information about each exemption, with instructions on how to apply, please go to our blog post about Homeowner Exemptions by scanning this QR code:



Buyer's Tip

10 TIPS FOR FIRST TIME HOMEBUYERS

Are you a first-time homebuyer? A homebuying hopeful? Then you are our specialty! We love to help first-time homebuyers through the entire buying process. We know how stressful, complicated, and exciting it can be. That's why we compiled ten of our best tips to help our first-time buyers from the very first steps, to the very first steps in your new home!

1. **Save For Down Payment Early**
2. **Decide on Budget & Build Credit**
3. **Research First-Time Buyer Assistance Programs**
4. **Research & Compare Mortgage Rates**
5. **Choose Your Real Estate Agent**
6. **Choose Your Home Type & Neighborhood**
7. **Stick to Your Budget**
8. **Do a Home Inspection Before Signing**
9. **Negotiate On Price (Especially If Repairs Are Needed)**
10. **Purchase Home Insurance**

Scan our QR code to learn more:



Save the Date!

January is FULL of national days and fun holidays, besides New Years Day of course. We've gathered all the dates in January that we're looking forward to the most. Come and bring in the new year with us. You're invited!

1/1: **Happy New Year!**

1/1: **Financial Wellness Month**

1/6: **Three Kings Day**

1/9: **National Law Enforcement Appreciation Day**

1/14: **Organize Your Home Day**

1/15: **Martin Luther King's Birthday**

1/29: **National Fun at Work Day**



Chicagoland Events:

Ice Skating Ribbon - Open All January

Where? Maggie Daley Park, 337 E Randolph St Chicago, IL 60601

What? This isn't your typical ice skating experience! We're all familiar with the traditional ice rink, but what about an ice path? The Ice Skating Ribbon provides a "multisensory" experience to skaters who wind their icy paths through scenic Maggie Daley Park.

Maxwell Street Market - Every 1st & 3rd Sunday

Where? 800 S. Desplaines St. Market entrances are located at Desplaines St./Harrison St., Desplaines St./Taylor St. and Jefferson St./Polk St.

What? Maxwell Street Market is a year-round event that comes rain or shine! You can expect to find great street food, interesting finds from local sellers and crafters, and live music. This FREE event is open every 1st and 3rd Sunday of the month.

Art Institute of Chicago Free Days - Mondays, Thursdays, & Fridays

Where? Art Institute of Chicago, 111 South Michigan Avenue, Chicago, IL 60603

What? The Art Institute of Chicago offers Illinois residents free days of admission throughout the year. Take some time to stroll through the museum, marvel at beautiful works of art, and gain some inspiration! There's something for everyone to admire.

Field Museum Free Days - Wednesdays

Where? Field Museum, 1400 S Lake Shore Dr, Chicago, IL 60605

What? The Field Museum has free days each month and January's free days are Wednesdays/ You can explore one of the largest natural history museums in the world, visit several interesting exhibits, and see Sue the T. rex - ALL for free!



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Recipe Corner

CAPIROTADA (MEXICAN BREAD PUDDING)

Recipe via Muy Bueno Cook Book



Ingredients

- | | |
|--|---|
| 4 bolillo rolls or French rolls | 3 cups shredded cheese, Longhorn Cheddar, Colby, or cheese of your choice |
| 4 1/2 cups water | 1 cup raisins |
| 12 ounces piloncillo or 1 1/2 cups packed dark brown sugar | 4 tablespoons butter or spray butter |
| 4 cinnamon sticks | |
| 6 whole cloves | |



Did you make this recipe?
Send a picture of your meal to 630-460-7953



Directions

1. Preheat oven to 350 degrees F.
2. Cut rolls in 1/2 inch slices and butter both sides, layer on a baking sheet and bake for 3 minutes on each side, until lightly toasted and dry. Remove and cool.
3. Combine water, piloncillo, cinnamon sticks, and cloves in a large saucepan. Bring to a boil; reduce heat, creating a syrup. Simmer syrup uncovered for 20 minutes. Remove from heat and let steep, covered for 2 hours. Pour through a strainer and discard cinnamon sticks and cloves. Set syrup aside.
4. Spray 8 x 10 1/2" baking dish with non-stick spray, layer ingredients in the following order: a third of the toasted bread, third of the raisins, third of the cheese, and 1 1/2 cups syrup evenly over cheese. Wait 15 minutes and layer another third of the bread, raisins, cheese, and 1 1/2 cups syrup evenly over cheese. Let soak for another 15 minutes, and again top with the remaining bread, raisins, cheese, and syrup evenly over bread. Before baking let set for another 15 minutes.
5. Cover the dish with aluminum foil that has been sprayed with nonstick spray and bake 40 minutes, uncover and bake until cheese is golden brown about 10 to 15 minutes more. Serve warm.

Editor's Note

HOW TO REFLECT ON 2021 AND CREATE NEW RESOLUTIONS FOR 2022

This time of the year is a very transitory period. We often find ourselves moving away from the events of the previous year and wondering what's in store for us in the next. A great way to condense all the thoughts we may be having during this time would be to create a board, digitally or not, that allows us to reflect on the previous year, while also deciding on goals and resolutions for the future.

For each section you can compile photos or notes to accompany your answers. The addition of photos and notes can help with reflecting and make the experience more visual and tangible. This can be done with sites like Pinterest, a scrapbook, or any other physical medium that you prefer.

Reflection

For this section I would suggest asking yourself these questions:

- What are my favorite memories of the year?
- Who is a new connection that I'm glad to have made?
- When did I feel most proud of myself? Or a loved one?
- When did I feel the most accomplished?

Resolution

And then, once the above are answered, ask yourself:

- What do I want to accomplish in the next year?
- Do I have any work-centric goals?
- Who do I want to connect with more?
- Do I want to start any new hobbies?

And once you have completed all of the above, you'll be one step closer to achieving your goals, while also honoring the memories you've made the year before. I think it can be easy to get caught up in the excitement of resolutions for the new year, and skip out on some of the important reflections that need their own place. Don't forget to take the time to store away those memories, immortalize them in your own way, so you can come back to them later, once you've accomplished all the goals that you've set out to.

You've got this!

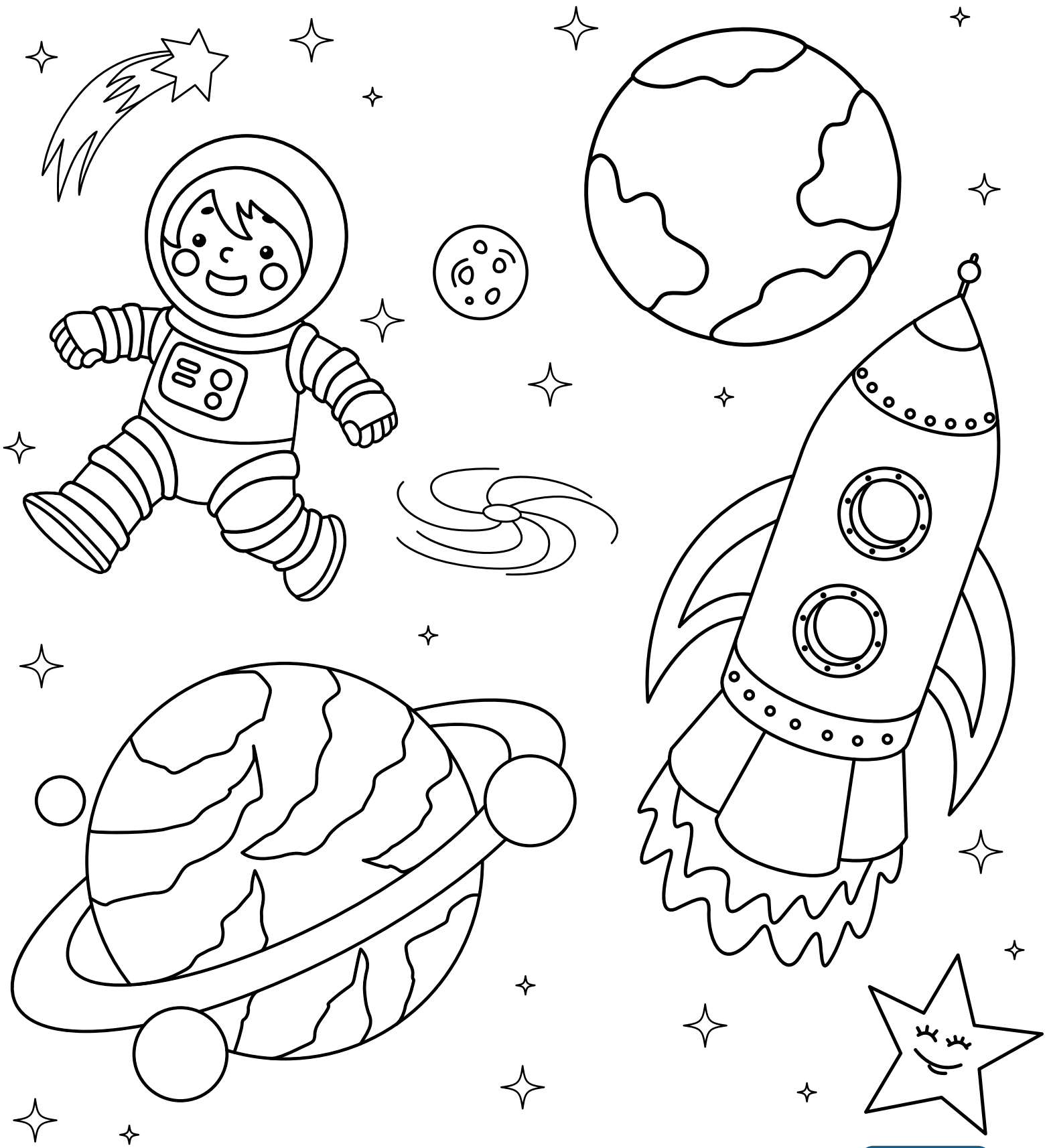
-Your Friendly Editor



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TURN IN YOUR COLORING PAGE FOR A CHANCE TO **WIN A PRIZE!**

Take a picture and text, email, or mail your coloring page with your name to:

📞 708-340-6803 ✉ gerardo@gerardozavalarealtor.com 📍 6426 Cermak Rd, Berwyn, IL 60402 🏠 

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to visit my website!

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JANUARY NEWSLETTER

Mindfulness Corner

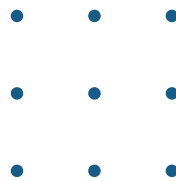
HOW TO SPARK YOUR CREATIVITY & BE ADAPTABLE TO CHANGE

Presented by Imelda Guerra, LCSW

This past year has continued to be challenging for many of us. As we enter into 2022, it is important we remain adaptable to change. Being open to the creative process is one way of buffering us against negative things beyond our control. By being mindful of how we make meaning of the world around us, tackle problems, and bounce back from hardships, we can engage in a pleasurable pursuit regardless of how things turn out. The following exercise can be helpful in flexing that creative muscle:

9-Dot Puzzle

1. Attempt to solve this puzzle with a nonjudgmental stance, patience and a beginner's mind.
2. Allow yourself to think "outside the box."
3. Now, set a timer for 5 minutes.
4. Without lifting your pen nor re-tracing along any line, connect all 9 dots with 4 straight lines:



5. After 5 minutes, reflect on your thoughts and emotions during this exercise. Did you talk positively or negatively to yourself, or somewhere in-between? Did you feel some excitement, confusion or frustration? Did you allow these thoughts and feelings to pass or did you notice them limiting your creativity?
6. Finally, resolve your thoughts and emotions as part of the creative process, regardless of whether you were able to solve the puzzle in 5 minutes.

Tapping into our creativity can be challenging; however, being mindful in how we do so can allow us to be more adaptable for what may come our way in 2022. Find the solutions by scanning this QR code:



SOMEONE YOU SHOULD KNOW

Name:

Carlos Flores

Contact:

saraisconstruction@gmail.com

Tell us, what do you do for a living?

Roofer

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

Being a roofer, I am able to work outdoors in every season of the year. I enjoy finding problems and providing a solution. Working with roofs can be a demanding job, especially physically, but working hands-on is what I love to do, and have been doing for the past 20 years. We provide top quality materials and service to all of our clients, to make sure they made the right investment for their home, by saving them from leak problems and sometimes on their heating and cooling bills.

How long have you been at your job?

20 years.

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

I came to this country 20 years ago, and have worked hard every single day, to be part of this country and economy. Having my own roofing company is a huge accomplishment to me and my family. I encourage you continue to support family and small businesses.



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