

Love is in the Air

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CREDIT KARMA VS ANNUAL CREDIT REPORT: WHICH IS BETTER?

If you've ever tracked your credit score before, then chances are you've used either Credit Karma or your annual credit report. And you might be wondering, which is better for tracking my credit scores? Well, luckily for you, we have the answer! So, if you're preparing to buy a home, trying to build credit, or trying to repair your credit, then tune in to our blog post where we answer all your questions about tracking credit scores.

In our blog post you will learn:

- What Credit Karma is.
- What an Annual Credit Report is.
- The differences between Credit Karma's VantageScore and a FICO score.
- Which score you should be tracking

And finally

- Which credit tracking method is better.

If you just want to know which is better:

The short answer? Neither! Both serve their own purposes and are accurate modes of tracking credit scores and activity.

The long answer? It's really a matter of what your specific needs are. If you have less credit history and want to closely monitor your credit score as it builds, Credit Karma would be great for you. If you're actively trying to improve your score, and want to monitor on a weekly basis, that would also be a great use for Credit Karma. If you know that your score is consistently "good" or "excellent" but you still want to keep tabs on your activity, your annual credit report, or FICO score through companies like American Express which offers it on-demand, may suffice on its own.

Ultimately, the specific method that you choose for your credit tracking is up to you. Just remember, consistency is key!



But, if your curiosity hasn't been satisfied yet, and you still want all your questions answered, then scan our QR code to go directly to the full post:



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Listing of the Month
1219 MAPLE AVE, BERWYN



Move right in! Become the next owner of this solid brick bungalow in Berwyn's Gold Coast! Four total bedrooms with one and a half bathrooms. Freshly painted throughout. Large formal dining room. The room off of the kitchen was deconverted from a bedroom into a side dining room for more space. Can be easily converted back to a bedroom. You have options. Recently sanded and stained original hardwood floors with new laminate flooring in the kitchen. Finished attic with two side-by-side bedrooms and a half bathroom. Appliances plus the washer and dryer included. The security system and cameras stay, too. 2-car garage and storage. Very well kept and dry basement. The owner does yearly maintenance to the mechanicals and throughout the house. Lots of love went into it. Very well kept and solid home. Located on a private cul-de-sac. Be sure to schedule your showing today as this home will be under contract fast!

DECEMBER

MARKET UPDATE

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

<p>4,368 <small>NEW LISTING</small> <small>6,664 IN NOVEMBER</small></p>	<p>6,738 <small>CLOSED SALES</small> <small>6,550 IN NOVEMBER</small></p>
<p>-32.9% <small>CHANGE IN INVENTORY</small> <small>OF HOMES</small></p>	<p>\$401,376 <small>AVERAGE SALES</small> <small>\$393,434 IN NOVEMBER</small></p>
<p>47 <small>AVERAGE</small> <small>MARKET TIME</small> <small>42 IN NOVEMBER</small></p>	<p>97.9% <small>LIST PRICE TO SOLD</small> <small>PRICE RATION</small> <small>98% IN NOVEMBER</small></p>

Call me for an accurate market report of your area.

OFFER OF THE MONTH

Flores
 BY *Alba*

Flores by Alba
 Cicero, IL
708-257-8185

10% off any order.
Offer valid for the month of February 2022

Flores by Alba, a latina owned, small business located in Cicero. We work with businesses and do special orders Monday through Sunday. With Valentine's Day around the corner rest assured that Flores by Alba will be there and also provide delivery to get your orders out on time.

floresbyalba

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)

<p>Conventional Loan</p> <ul style="list-style-type: none"> • 3% minimum down payment • 620 minimum credit score • Seller can assist with 3% closing costs 	<p>FHA Loan</p> <ul style="list-style-type: none"> • 100% financing • 580 minimum credit score • Veterans need to submit DD Form 214 	<p>VA Loan</p> <ul style="list-style-type: none"> • 3.5% minimum down payment • 580 minimum credit score • Seller can assist with 6% closing costs
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Homeowner's Tip

HOW TO WINTERIZE YOUR HOME AND STAY COZY THIS WINTER

Chicagoland residents are all too familiar with how harsh and unforgiving a Midwest winter can be. And the harshness of a Chicagoland winter doesn't just affect residents, it affects our homes as well. It can lead to a dramatic increase in heating and electricity bills if our homes are not properly winterized and prepared for the winter season. Save money and stay warm by following our best tips for winterizing your home.

Interior Tips:

- Get Heating System Checked By A Professional
- Flush Water Heater
- Insulate Hot-Water Pipes
- Insulate Attic:
- Use Chimney Balloons
- Get a Home Energy Assessment:
- Use Draft Guards
- Weatherstrip Window and Door Frames

Exterior Tips:

- Clear Gutters
- Put Away Hose
- Install Storm Windows and Screen Doors
- Check Roof Tiles
- Trim Trees and Plant Windbreak Bushes

And, as an added bonus, in our blog post we tell you how to receive a FREE winterization kit from Nicor, which includes plenty of useful goodies for making sure your heat stays where it should—inside!



Buyer's Tip

OUR 7 TIPS TO IMPROVE YOUR CREDIT SCORE AND YOUR BUYING POWER

Credit scores are one of the most important factors when it comes to buying power. As a buyer, having a good credit score means a higher likelihood of getting the mortgage AND the interest rates that you want. That can save you thousands of dollars down the line. Do you feel like your credit score needs help? If the answer is "yes," let us help you!

1. **Don't Go Above 30% Credit Utilization**
2. **Don't Let Old Accounts Close**
3. **Deal With Delinquencies**
4. **Apply For Higher Credit Limits**
5. **Get Credit For Rent And Utility Payments**
6. **Vary Credit Types**
7. **And Most Importantly!**
8. **Don't Miss Payments**

If you want more information, with full explanations for each tip, then go to our blog post linked right here:



Save the Date!

- 2/1: Black History Month
- 2/2: Groundhog Day
- 2/7: National Marriage Week
- 2/9: National Pizza Day
- 2/14: Valentine's Day
- 2/21: President's Day
- 2/22: National Margarita Day



Chicagoland Events:

Chicago Auto Show - Open February 12-21

Where? McCormick Place, 2301 S. King Drive, Chicago

What? The Chicago Auto Show is an annual event that is in its 114th year. For a small fee (\$10-\$15) you can explore the biggest car exhibition in North America. You can see some of the latest and greatest in car manufacturing, as well as plenty of beautiful classic cars.

Chinatown Lunar New Year Parade - February 13, 2022

Where? The parade begins at 24th and Wentworth Avenue and will travel North on Wentworth.

What? The Lunar New Year Parade, is an annual tradition that celebrates the Chinese New Year, which is on Feb 1st and is the Year of the Tiger, 4720. The parade will feature tradition dragon and lion dancing teams and traditional music.

Maxwell Street Market - Every 1st and 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 Ave, Chicago, IL 60603

What? The Art Insitute 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.



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Recipe Corner

CHOCOLATE COVERED STRAWBERRIES—DO SOMETHING SWEET FOR YOUR SWEETHEART THIS VALENTINE’S DAY!

Recipe via Food Network



Make your significant other feel super-special this Valentine’s Day by making this simple chocolate-covered strawberry recipe! This easy recipe will make anyone feel loved and adored.



Did you make this recipe? Email us a picture of your meal to office@thelunarealtygroup.com



Ingredients

- 6 ounces semisweet chocolate, chopped
- 3 ounces white chocolate, chopped
- 1 pound strawberries with stems (about 20), washed & dried well

Directions

1. Put the semisweet and white chocolates into 2 separate heatproof medium bowls. Fill 2 medium saucepans with a couple inches of water and bring to a simmer over medium heat. Turn off the heat; set the bowls of chocolate over the water to melt. Stir until smooth. (Alternatively, melt the chocolates in a microwave at half power, for 1 minute, stir and then heat for another minute or until melted.)
2. Once the chocolates are melted and smooth, remove from the heat. Line a sheet pan with parchment or waxed paper. Holding the strawberry by the stem, dip the fruit into the dark chocolate, lift and twist slightly, letting any excess chocolate fall back into the bowl. Set strawberries on the parchment paper. Repeat with the rest of the strawberries. Dip a fork in the white chocolate and drizzle the white chocolate over the dipped strawberries.
3. Set the strawberries aside until the chocolate sets, about 30 minutes.



Editor’s Note

3 THOUGHTFUL (BUT EASY!) GIFT IDEAS FOR YOUR VALENTINE FROM YOUR FRIENDLY EDITOR

If you’re looking for some cute, but super simple, gift ideas for your loved one this Valentine’s Day, then look no further! Being a somewhat crafty person, (I love to crochet and paint) I’m pretty comfortable making homemade presents for the special people in my life. But not everyone feels the same. Some of us don’t think of ourselves as being creative or “crafty.” Worry not! These gift ideas are so easy anyone can do them. AND your partner is guaranteed to love and appreciate the thoughtful gesture of your gift.

Date Ideas Jar:

This one is SO easy. Simple gather some scraps of paper, write down date ideas on each scrap, fold them, and put them in the jar. Take the guesswork out of your date nights! If you run out of date ideas, check out Pinterest. You’ll be sure to find tons and you can easily Pin all your favorites.

DIY Memory Board:

This is a great excuse for finally printing out the pictures that have been accumulating on your phone! For this one: get a corkboard of your choice, pin your favorite pictures to the board, embellish with cute titles and inside jokes, and you’re done. This one is especially great because it can be updated each year with new memories.

Couples Coupons:

This is a fun way to incorporate small favors into your relationship! To create your coupons: think of nice favors that you know your partner would appreciate from you, write them out on index cards or cardstock, punch a hole in each, and attach them with ribbon or string. When they want to redeem a coupon they can just tear it off their homemade (and customized) coupon booklet.

And if you’re still looking for more ideas, check out our blog post that has 3 additional thoughtful gift ideas to charm the socks off your partner this Valentine’s Day.

Have a Happy Valentine’s!

-Your Friendly Editor



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YOU MELT MY HEART



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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Scan this QR Code
to visit my website!

FEBRUARY NEWSLETTER

Tips From The Experts

INTEREST RATES ARE RISING. HOW DOES THIS AFFECT A BUYER?

We want our readers to be in the know. That’s why we’re breaking down exactly how much rising interest rates affect buyers. Below we’re comparing how the interest rate of January 1st 2022 compares to January 25th 2022, while also looking to the future when interest rates go to 4.0%. Even though there are only a few weeks between these dates, rising interest rates mean a big difference in mortgage payments, which will only get bigger as interest rates continue to rise.

Example below is based on a FHA Loan with a 30 year Fixed Rate on January 1st 2022 vs January 25th—both with no points.

Date	January 1st 2022	January 25th 2022	→ Future
Interest Rate	3.125%	3.625%	4.0%
Mortgage Payment	\$1710.54	\$1777.31	\$1828.85

Estimate above is provided with the following assumption: SFR, 640 Credit score, 3.5%, \$250,000 purchase price

Due to rising interest rates, we recommend that buyers choose to be proactive in their buying process to avoid unnecessarily high interest and mortgage payments.



SOMEONE YOU SHOULD KNOW



Name:

Olivia Lares DDS

Tell us, what do you do for a living?

I’m a dentist in the Berwyn community. My office practices with patients of all ages.

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

At our practice we try to make feel patients as comfortable as possible. We know there are many patients who are fearful of the dentist but at our office patient comfort and customer service is one of our top priorities.

How long have you been at your job?

I’ve been practicing for almost 12 years but have owned Berwyn Dental Connection for almost 7 years.

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

We treat patients of all ages, we like to think of ourselves as a dental office for the entire family! Providing optimal dental care in a comfortable environment is our goal for every patient.

