

## March 2016

*My Passion* + *Your Dreams* = 1 *Great Home*!



## Check it out !! >>>



### **Community Events in Durham**

#### Grand Re-opening

When: March 12, 2016 from 1:00pm to 3:00pm Harmony Creek Community & Events Centre

**St. Patrick's Day Party** When: March 17, 2016 from 3:00pm-2am Where: The Corral, 433 Simcoe St. S. Oshawa

Marianas Trench When: March 19, 2016 7:00pm to 11:00pm Where: General Motors Centre

**7th Annual Easter Egg-stravaganza** When: March 27, 2016 12:00pm to 2:00pm Where: Oshawa Municipal Airport

#### Oshawa COMIC CON

Free Admission to children 10 and under When: April 2, 2016 from 10:00am to 4:00pm Where: Harmony Creek Community Centre

Contact Linda for more info on events!!

## Find Out What Your Home Is Worth

#### Please do not hesitate to call.

I will be happy to assess the Current Market Value of your home and talk about any Real Estate queries you may have.

It is always a pleasure!

Linda Sorichetti 905.477.1482

# **Tips to Consider Before Buying a Home**

You are about to invest in your most valuable asset. Many home buying steps are standard yet there might be slight variations depending on the real estate laws and regulations where you live. Here are some of our top recommendations to make you more confident as you embark on your home buying journey.

Your Credit Rating: Getting your finances in order is probably the most important step you should take. Your credit reports are an ongoing look at how you manage your finances and play a key role in your mortgage approval.

#### **Understanding How Mortgages Work:**

Get familiar with the mortgage laws, structure and options. That way, you will be able to decide on the right loan and lender — crucial to your home buying success. It's up to you to determine which lender is best for your needs, and it's always a good idea to have at least a bit of background about the loan process before you talk to a lender.

#### Getting a Mortgage Pre-Approval:

Do you know how much house you can afford? Probably not, unless you've talked with a lender. Pre-approval helps you in other ways. Consider this scenario. A home seller gets two similar offers. One is accompanied by a letter from the buyer's bank that states she is pre-approved for a mortgage in the amount of the offer. The other has no supporting documents. Which offer do you think the seller will consider first?

#### **Sorting Out Your Needs and Wants:**

Buying a home isn't as difficult as you might think, even if you're short on funds. But the process will go a lot smoother if you get familiar with your real estate market and narrow down your wants and needs before you start looking at houses.

**Preparing to Work with a Real Estate Agent:** Real estate agents represent buyers, sellers, or both — and in some cases they can work as neutral facilitators for either party. It's essential to understand agent duties and loyalties before you make that first phone call.

The Great Home Search: The Internet is a great tool — you can spend endless hours searching the public version of the Multiple Listing Service website. Plus, your agent will give you multiple listing sheets to study. These are all excellent ways to see what's available out there.

Never hesitate to ask questions. Ask as many questions as necessary to help you understand the entire home buying process. You will feel much better about it if you stay informed and understand what's happening every step along the way.

Source: www.hgtv.com

www.LindaSorichetti.com

## Terminology Tip>>>

**Housing Starts:** The term "Housing start" refers to the beginning of construction work for a new single or multi-family housing unit - the pouring of the foundation of the building. The term "Housing Starts" refers to the number of new properties begun during



a particular period. They are used as key economic indicators as they have an important impact on building-dependent industries (retail, manufacturing, utilities etc).

## Easter Egg Hunt Tips>>>

- Decide on the time and date
- Design an Easter Egg hunt according to the age group
- Choose the Easter game locations
- Set up the boundary
- Make a list of all the hiding places
- Have some Prizes

For more detail and full article, visit my website www.LindaSorichetti.com



## Market Watch>>>

"Even after accounting for the leap year day, sales were above the previous record for February set back in 2010. Sales were up strongly from the 15th day of the month onward as well, despite the new federal mortgage lending guidelines coming into effect that require at least a 10% down payment on the portion of purchase prices between \$500,000 and \$1,000,000," said Mr. McLean.

For Full Market Watch Report

### Summary of Existing Home Transactions in Durham Region

|   |               | New Listings | Active Listings | Avg. Sold Price | Avg. Days on Market |
|---|---------------|--------------|-----------------|-----------------|---------------------|
| D | ourham Region | 1,053        | 710             | 102%            | 16                  |
| A | .jax          | 171          | 75              | 103%            | 12                  |
| В | irock         | 31           | 60              | 96%             | 68                  |
| С | larington     | 193          | 135             | 102%            | 18                  |
| 0 | )shawa        | 245          | 130             | 103%            | 13                  |
| P | lickering     | 135          | 106             | 101%            | 17                  |
| S | cugog         | 40           | 46              | 100%            | 27                  |
| U | Jxbridge      | 32           | 52              | 98%             | 33                  |
| v | Vhitby        | 206          | 106             | 102%            | 13                  |

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# From My Kitchen Tortellini Meatball Stew

#### Ingredients

- ♦ 4 cups Beef Broth
- ♦ 4 cups Water
- ♦ 1 Jar Salsa
- ♦ 3 1/2 Servings Cheese Tortellini
- ◆ 48 Pre-Cooked Meatballs
- 4 cups Frozen Mixed Vegetables (Corn/Carrots/ Beans/Peas)
- 2 cups Spinach Leaves

#### Directions

- Combine broth, water, and salsa in a large pot
- Bring to a boil, add tortellini and meatballs
- Simmer for 5 minutes
- Add frozen mixed vegetables and spinach
- simmer 10 minutes more
- Season with salt and pepper to taste



Questions about the recipe? Call me!

Questions about the buying or selling process, I am always available to help!! I'm just a phone call or email away! I look forward to hearing from you.

# www.LindaSorichetti.com