



Platinum Top 50 Finalist; Five Star Professional Winner for the last 10 years

Jan-Feb 2021

### **DID YOU KNOW?**

Even if you previously owned a home, you (or your Spouse) may still qualify as a first-time home buyer. I've written about this before, but it's overlooked often enough that I think it bears repeating.

As the infographic says, when you hear about "first-time home buyer" loans, don't automatically assume that you can't qualify if you've previously owned residential property.

Some programs that define "first-time" as having had no ownership in a property within the last THREE years.

Even better? If there are multiple borrowers, only ONE needs to fit this profile to be eligible!

Bottom line: If you're looking to buy a home, you might have more financing options than you think.

If this interests you—give me a call!

homeward

Ask me what being a

Certified Homeward

Agent can do to help you.

Do you (or someone you know) have an existing home, ready for another home but want to avoid the stress of owning two homes at one time then this could be a program for you.

Life's Lessons written by Regina Brett, 90 years old...

**REALTOR®** 

LLIAMS

- 1) Life isn't fair, but its still good.
- 2) When in doubt, just take the next small step.
- 3) Life is too short to waste time hating anyone.
- 4) Your job won't take care of you when you are sick. Your friends and parents will. Stay in touch.
- 5) Pay off your credit cards every month.
- 6) You don't have to win every argument. Agree to disagree.
- 7) Cry with someone. It's more healing than crying alone.
- 8) It's OK to get angry with God. He can take it.
- 9) Save for retirement starting with your first paycheck.
- 10) When it comes to chocolate, resistance is futile.

These are the first 10 gems of 45 — to be continued in the next newsletter.

### IT SNOWED IN AUSTIN ON JANUARY 10 2021!!

Austin's last measurable snowfall, was on December 7, 2017 and only .4 inches, not much to enjoy although it was the biggest snowfall to hit the Austin area since Feb 4, 2010. The record at Austin-Bergstrom is 11 inches on Nov. 22-23 in 1937. Currentresults.com





"Never doubt that a small group of thoughtful, committed, citizens can change the world. Indeed, it is the only thing that ever has."

- Margaret Mead

# If you boil a funny bone, it becomes a laughing stock.....That's humerus. Reddit-Dad Jokes

## WANDERING MIND

- I had amnesia once -- or twice
- I am neither for nor against apathy.
- All I ask is a chance to prove that money can't make me happy
- What is a "free" gift? Aren't all gifts free?
- One nice thing about egotists ... they don't talk about other people.
- I used to be indecisive. Now, I'm not sure. Ruth Y Not!

PLEASE NOTE: If you purchased a new home by the end of 2020, you are eligible to file your Texas Homestead Exemption. The deadline for filing is April 30th & applications are on-line.



**NEW YEAR'S DAY 2021** 

A Very Strange Site; due to COVID– 19, Barton Springs was closed so no Polar Plunge

### **HOW TO SURVIVE COVID-19 AT**

**HOME** (Tips from a COVID-19 19 survivor group)

- Sleep on your stomach at all times; if you can't; sleep on your side.
- Don't lay on your back; it smashes your lungs and will allow fluid to set in.
- Set your clock every two hours, then get out of bed and walk 15-30 minutes no matter how tired or weak you are.
- Move your arms frequently; it helps open your lungs.
- Breath through your nose and out through your mouth; it helps build up your lungs and rid them of pneumonia or other fluids you may have. (Use a small piece of masking tape on your lips at night, if needed.)
- Sit up straight at all times.
- When watching TV get up during each commercial and walk.
- Eat 1-2 eggs, bananas, avocado & asparagus for extra potassium. No milk products or pork.
- Drink Pedialyte, Gatorade Zero and water with electrolytes to avoid dehydration, all at room temperature, not cold.
- Tale vitamin D3, C, B, Zinc and Probiotics.
- One baby aspirin everyday can help prevent getting a blood clot which can occur from low activity,
- Drink smoothies of blueberries, strawberries, bananas, honey and a spoon or two of peanut butter.

Are you or anyone you know considering building a new home? My training, experience and knowledge can help you. Did you know builders pay the agent and often appreciate a knowledgeable go between? Most important, you have someone to represent your best interest and it costs you nothing. Call me to find out more.  $I \checkmark Referrals$ 

