

THE MONTHLY BUGLE

The Official Newsletter of Coldwell Banker Antlers Realty, Inc.



MONTHLY AGENT HIGHLIGHT

JoAnn Humphries

An active real estate specialist since 1985, I moved to Cody in 1998. As an Associate Broker, I stay on top of the Cody area market, as well as maintaining a very strong positive relationship with fellow brokers. I enjoy representing both Buyers and Sellers and recognize that purchasing or selling a home can be a very personal and taxing experience. Because my clients are my priority, I spend the time to learn what you want and help you achieve your real estate goals. My entire career has involved real estate sales, beginning in Connecticut where I owned and operated one of the fastest growing real estate companies in the world. I was routinely recognized for outstanding sales records and a consistent member of the RE/MAX executive club. Bringing my strong marketing and sales experience to Wyoming, I am consistently in the Top 10 in the state of Wyoming for sales. Because maintaining a healthy balance in life is important, I enjoy an active lifestyle. From riding horses, motorcycles and snowmobiles to hunting and camping, I love fresh air and the beauty of the great outdoors. Living in Cody, Wyoming permits me unmatched experiences, freedom and peace of mind; I hope it will for you as well!

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Benefits of Listing Your Home During the Holidays

Written by Alice Garwood of CB Blue Matter

If you're ready to sell your home, but are wondering whether you should hold off until after the new year, think again. Serious buyers want to move forward, regardless of the season, so why postpone your plans?



Here are a few reasons to list your property during the holiday season:

Lower inventory. Traditionally, housing inventory is leaner during the holidays, so you'll face less competition from other sellers, making your home stand out and attract more attention.

Motivated buyers. House hunters this time of year are often highly motivated because they might be starting or transferring to a new job in January, which means you could have a better chance of getting a solid offer. These buyers may also be motivated to close quickly so their kids can get settled in their new school after the break.

Faster closings. With the end of the year approaching, everyone involved in the transaction is eager to wrap up the closing process as soon as possible.

Selling your home during the holidays gives you a chance to create a cozy, cheerful and inviting environment, but if you're decking the halls, keep it simple and tasteful. Buyers need to be able to see the space and get a sense of how it might work for them the rest of the year, so aim for minimalist decorations that aren't distracting.

Don't miss out on a fantastic opportunity to list your property this holiday season and find a serious buyer who may be ready to offer a good price and close quickly.





Restful home on one level with open floor plan! 2408 Davidson Ave, Cody

FOR SALE

3 Bedrooms
2 Total Baths,
1,636 SqFt on
0.230 Acres

Restful home on one level with open floor plan, covered deck, mature trees & fenced back yard. Oversized 1-car garage. New roof, gutters & most windows. Some new flooring & paint. Master bedroom with en suite 3/4 bath has been converted to family room, and could easily be a bedroom again. Established neighborhood in convenient location close to park and schools.

MLS #10017333



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Industry Highlight

So you want to close on time?

One of the most important things to do when starting the home buying process is not making any employment or financial changes once the loan processing stage has started. We talked to **Tanya Raile - Vice President of Real Estate at Pinnacle Bank** to see what you can do that will help insure a positive purchasing experience.



As a potential buyer you want to have a positive experience when it comes to purchasing a home and close on time with no issues or delays. Outside of the overall loan processing and underwriting there are several things that we want to remind buyers of that can help minimize 'last minute' issues from arising.

1) Do not change employment during the processing stage. If a new job opportunity comes up then please visit with your lender to confirm that it will not affect the approval process. If the new employment is 'self-employment' or going from salary to 'commission' then it could change everything and the loan may be denied. Self-employed and commissioned borrowers typically need 2 years history before the income can be considered.

2) Don't make any large purchases, do any debt consolidating or overuse credit cards during the processing stage. A new payment or increased payment can affect the current debt ratios and possibly disqualify a borrower. If a new credit inquiry appears on your 'credit refresh' your lender will inquire as to what it is for and figure in any new payment. If a new debt is showing, then of course they will inquire about it and re-run the existing approval status.

3) Don't make any large, random, and/or undocumented deposits into your bank accounts without some sort of explanation. Cash is a hard item to verify and sometimes needs to be in the account for a month or two before it can be accounted for. Gifts from family may be allowed depending on the type of financing but there is specific paperwork to complete so visit with the lender as to what will need to be documented.



Pinnacle Bank

THE WAY BANKING SHOULD BE



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THE COMMUNITIES WE'RE A PART OF MAKE US WHO WE ARE.

'Twas the Night before Christmas

'Twas the night before
Christmas
And all through the house,
Not a Realtor was stirring,
not even a mouse.

Papers were signed,
escrow was done
and Realtors everywhere
were on their happy way
home.

I too could go home
to my house full of love
take off my coat,
my hat, and my gloves.

When what to my wondering
ears
did I hear?
A text message
on my phone did appear!

My eyes saw the message
and I almost fell
My deal and my closing,
they were not well.

The title rep called
"The money's not been
wired,
this deal's been tough
and I'm really tired."

I thought of the buyers
who thought all was
okay
who thought they had
closed
on a new home that day.

I cannot call them
I thought with a tear,
This is surely not what
they want to hear.

The van was packed
they were on their way,
To start making memories
in their new home today.

So I started to call
all the people I knew
to see if they could help
still make this dream come
true.

The co-broke, the lender,
the title rep and I
put our heads together
and gave it a try.

We found it they said,
it was just a computer
glitch!
Our closing just then
went off without a hitch.

The buyer and seller
were unaware
that there had ever been
a problem there.

So I got in my car
and I drove out of sight,
Merry Christmas to all
and to all a good night!

Compliments of:

Tanya Raile



How to Prevent Holiday Break-Ins and Keep Your Home Secure This Season



December is finally here and along with the parties, presents and eggnog, burglars are in the midst of their busiest season.

Since December is the peak month for burglaries, it's imperative to take steps to protect your home from break-ins.

Don't share your travel plans online

If you're going out of town this holiday season, refrain from sharing your travel plans on social media. Never post when you're leaving town or when you're coming back.

Light up your home

Heading out of town for a few days or just going to a holiday party down the street? Set a timer for your lights to give the appearance of someone being home. Having lights on will also make it more difficult for a burglar to creep around unnoticed.

Keep Christmas Gifts out of sight

While many people leave their gifts underneath the Christmas tree, this can entice a burglar, especially if your tree and gifts can be seen from a window. If you're leaving town, put your gifts away, out of sight.

Don't leave high-ticket item trash outside

Receive a TV or computer for the holidays? Unless you want to advertise the expensive items that are now residing in your home, don't leave the boxes outside for trash collection.

Reinforce windows, doors, and locks

If your entry doors don't have deadbolts, now is the time to invest in them. It's important to note that the lock is only as strong as the door, so if the area around the lock is wooden or decaying, it's vulnerable.

About 23 percent of break-ins occur through ground-floor windows. Install sash pins for additional security. If you install a home security system, consider adding alarms to your windows as well. Don't leave any spare keys outside of your home. Potted plants, doormats, window ledges, figurines and rocks are the first places a burglar will look.

Stop all mail and package deliveries

Piles of mail and packages stacking up can tip off any burglar that you're out of town. Notify the post office before you leave town to stop your mail. If you are expecting package deliveries while you're away, reschedule their delivery or pick them up from a delivery facility upon your return.

Keep your neighbors in the loop

Let your neighbors know that when you are leaving town and when you will return. This way, if they see any activity at your home, they will know something is wrong.

If you live in a snowy area, ask them to shovel your driveway while you are away. A driveway that is left unshoveled is a dead giveaway to any burglar looking for a house to break into.

COMMUNITY CONNECTION

BIG HORN PAINT

For Big Horn Paint, being an asset to Park County and the Bighorn Basin goes beyond selling top-of-the-line products and providing great customer service. They understand the importance of beautiful surroundings. A fresh exterior improves the curb appeal of your home, furniture that has been preserved or repaired to match your style, interior paint that brings beauty and style into your everyday life. They understand how these are all expressions of you and your personality. Not only does Big Horn Paint offer the highest quality products including Benjamin Moore, Pratt and Lambert, Dixie Belle chalk mineral paint, transfers, stencils, and SO much more; but Sarah's Wonder Emporium offers fun hands-on classes and workshops to build your skills, and create custom treasures!

Check them out below at their Facebook,
Instagram or on their website!



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**BRING COLOR & BEAUTY TO YOUR
LIFE, YOUR LOCALLY
INDEPENDENT PAINT EXPERTS**

DID YOU KNOW?

The population in Cody, WY in 1910 was only 1132 people. That is a big difference from the 2019 estimate of 9788 people.

"Santa Claus is anyone who loves another and sees to make them happy."

- Edwin Osgood Grover



Have a Merry Christmas and a Happy New Year!



Do you want to hear a roof joke?
It's on the house.



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