

THE MONTHLY BUGLE

The Official Newsletter of Coldwell Banker Antlers Realty, Inc.



5★ RATING

It is solely due to JoAnn's initiative that I was able to buy my dream house in Cody. I first saw the house while visiting Cody in December 2021. I was not yet sure that I wanted to move to the area. Subsequently, the house was taken off the market and I assumed it had sold. In August 2022 I visited Cody again for a much longer stay and more serious house hunting. JoAnn showed me every property I asked to see and gave her honest opinions about the pros and cons of the houses, as well as about their value relative to asking price. After nearly six weeks I had not seen anything I wanted to purchase, but I had mentioned a number of times that I regretted not having bought the house I had seen in December. On her own initiative, JoAnn called the realtor who had been representing the seller and asked if the seller would still be interested in selling the house. He was, I saw the house the next day, made an offer the following day, and it was accepted—one day before the end of my visit. I remained living out of state for the time between contract and closing, and JoAnn did a great job of representing my interests throughout the inspection and closing processes. I would not have this house were it not for JoAnn's willingness to go above and beyond. She is thoroughly professional and an expert in her field. She is patient, upbeat, but also no nonsense, and not at all a phony. You can trust JoAnn to genuinely represent your best interests. I highly recommend her! - idkathrynkyle

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Shake Up Your Turkey-Feather Festivities

Written by Tracy Ellison of CB Blue Matter

Put your own signature style on this year's Thanksgiving celebration to make it a memorable occasion for family and friends.

Make Thanksgiving Day a memorable occasion by putting your own signature style on the event. Surprise your guests with unique touches you bring to your food and table that will make them feel extra special and leave them more than satisfied.

Set a perfectly appointed table.

This is the time to channel your innermost Emily Post. Follow the proper etiquette for utensil and glassware placement and bring out the fine china. Pick one main color and sprinkle it throughout your table setting – in the napkins, table runner and serving platters. Tie the whole look together with petite, colorful bouquets in the same themed hue and set them in front of each guest in individual bistro glasses for rows of beautiful, cohesive color.

Don't forget the kiddos.

Kick up the fun at the kids' table and keep them amused while waiting to dig into dinner. Get them to eat their vegetables by placing a dollop of yummy dip inside a small cup along with colorful veggies that are ready for dunking. And strategically keep the peace by using tail feather-shaped place cards atop Tom Turkey cupcakes (for after dinner). Seat older children next to younger ones that need a little help passing and serving family style. Lastly, spare your fine linens and lay down a tablecloth of craft paper. Arm each child with a bundle of colored crayons and let them have at it. What's better than scold-free table drawing?

Best wishes and thank-you notes.

Not the typical kind, but new and special ways to share at the Thanksgiving table. Encourage wish-making all around by having some fun with handmade napkin rings made of raffia twine and breakable novelty wishbones. Keep the conversation flowing by inviting guests to write down what they're most thankful for and then put it into a gratefulness jar that gets passed around the table. Let each guest pick out a note of thanks and read it aloud.

Bring out the best of the holiday and spread a table of good cheer, great food and an abundance of love and kindness. Happy Thanksgiving to all!





8 Kiowa Road, Cody



Country living, but close to town! Come check out this 5 bedroom 2 bath spacious home on 1.39 +/- acres! Many new upgrades, including flooring, dishwasher, paint etc. Features include large kitchen pantry with lots of storage, bright daylight basement, a cozy gas fireplace and plenty space for hosting friends and family! This property has a 2 car detached garage, large deck, trees, views, fenced yard and even a chicken coop to start your homesteading! Fantastic, quiet location with easy access to town makes this one real gem! Priced to sell!! The Owner is a licensed Real Estate Agent in the State of Wyoming.



Listing Broker: Donny Anderson
Email: donny@codyproperty.com
Cell #: (307) 899-1899

FOR SALE

Industry Highlight

Interesting Holiday Real Estate Trends

The holiday season typically invites charming images of families huddled together in the most commonly used rooms of a home. Picture your whole family in the living room, snuggled up around a warm fire. Imagine your loved ones in the kitchen, helping to create your annual holiday feast.

The holidays are a time when people want to feel settled in their homes; for this reason, the last two months of the year are traditionally looked at as a bad time to list a property, and fewer properties come to market during the holiday season.

Why is the holiday real estate market so quiet?

Most sellers don't want to deal with strangers trudging through their homes during the holiday season. Most buyers want to be settled by the holidays and not spend them dealing with the hassles of moving. The holidays are traditionally viewed as a time to relax with your loved ones – not to stress about someone else's home. You want your decorations, your traditions, and to relax with your own family – not to watch other families trekking through your home.

For this reason, there are typically fewer holiday real estate listings on the market in the final months of the year.

So Why Not Wait Until the New Year to List?

People who have their home on the market between Thanksgiving and Christmas are viewed as being serious about selling. The same goes for buyers. Anyone who is taking time out of their holiday shopping schedule to go looking at properties is serious about making a purchase – which can be why the holidays can be the best time to enter into a real estate transaction.

But Didn't You Say Holiday Real Estate is Dead?

It used to be assumed that if you were selling your home, you should wait until after the holiday real estate lull. The idea was that people would be too busy to prioritize their home purchasing process between Thanksgiving and the new year. Thus, listing your home in the first few weeks of January would guarantee maximum traffic. Additionally, it was thought that you should wait to list your property until after some of the snow melted and more people would want to spend their time looking at houses.

With technology, a lot of these views are outdated. Today's buyer is always looking for a home. With apps on phones that allow buyers to constantly be searching, home purchasing is a 24-hour hobby. As Zillow points out, there is no longer the idea of "going off the grid." People are working right up until Christmas and are constantly on their phones – so why shouldn't you throw your property into the mix?

People Who Buy and Sell During the Holiday Real Estate Lull

Example: You live in a one bedroom apartment and just discovered you're having triplets. Maybe you've been relocated for your job and only have a month to find a place. Then, on the day you're scheduled to see properties, temperatures suddenly drop to the coldest they've been all year. Are you going to suddenly cancel your appointments? Of course not! You have to move! The holiday real estate lull will have to be overcome.

Think about this when you go to list your property. Maybe you'll get less traffic, but serious buyers will do whatever it takes to secure a home. If someone shows up to your house when it is seven degrees outside, they are serious. If someone comes to check out your home Christmas Week, they're serious. Maybe you won't have as much traffic in December as you will in May, but you're likely to host a higher percentage of people who are truly interested in buying, as opposed to people who are spending time in the nice weather looking for a house.

How Much Home Can You Afford?



One of the most important things first-time homebuyers should explore – how much home can they afford?

You've been dreaming day and night about it: Buying your first home. It's a thrilling prospect for everyone, especially first-time homeowners. With countless properties available online at your fingertips, it's easy to begin house hunting as soon as the idea strikes. But it's critical to determine your budget as a homebuyer before you start shopping seriously.

Determining your creditworthiness can help you learn what size mortgage you'll qualify for and lead you to a realistic homebuying budget. When you obtain a pre-approval from a mortgage lender, you'll know exactly what you can afford. Having a pre-approval letter will also make your offer more appealing to sellers. To ensure you are set for success for the homebuying journey, contact your Coldwell Banker-affiliated agent, who can connect you with a trusted loan officer.

Prior to any significant purchase, it's important to set a realistic budget, and buying a home is no exception. Do a reality check on your personal finances. Scrutinize your monthly income, expenses and debt-to-income ratio, so you can assess what funds you'll have available for a down payment and a monthly payment once you move into your new home.

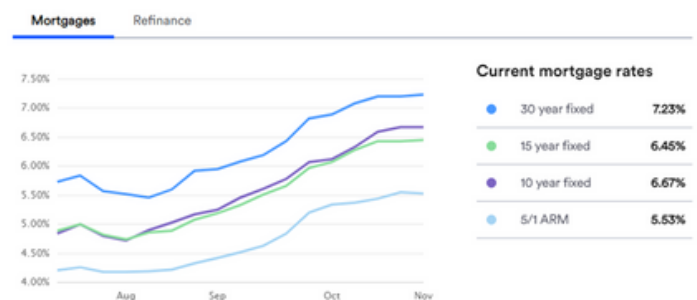
Another important piece of this puzzle is your credit history. Check your current credit report for any debts you need to pay off so you're in a stronger position when it comes time to apply for a loan. The higher your credit score is, the more access you'll have to loans and lower interest rates.

Refer to a handy, online mortgage calculator to study property purchase prices. Do a quick search online and you'll find a variety of free options. In fact, many allow you to figure in important, relevant factors such as property taxes, down payment amounts, interest rates and home insurance to provide a detailed breakdown of what your monthly payments would look like.

To be really savvy, factor in related expenses such as upfront costs, closing costs and other fees you'll have prior to closing on a home. Also, budget for standard property maintenance expenses such as homeowner's insurance, taxes and repairs that may be needed in the short term after closing.

Comfort and joy in your first home start with setting realistic financial expectations ahead of time. Buying a home will likely be the biggest purchase of your life, after all.

Weekly national mortgage rate trends



Today's national mortgage rate trends

On Wednesday, November 09, 2022, the current average rate for the benchmark 30-year fixed mortgage is 7.32%, **up 15 basis points** over the last week. If you're looking to refinance your current mortgage, today's national average rate for a 30-year fixed refinance is 7.30%, **rising 15 basis points** from a week ago. In addition, today's national 15-year refinance rate is 6.50%, **rising 7 basis points** from a week ago. Whether you're looking to buy or refinance, Bankrate often has offers well below the national average, displaying the rate, APR (rate plus costs) and estimated monthly payment to help you compare deals and fund your home for less. With rates on the rise, it's important to compare today's mortgage rates before committing to a loan.

COMMUNITY CONNECTION

CODY LIONS CLUB



Our 51st Annual Turkey Day will be held on Saturday the 19th at Bob Moore Memorial Parking Lot from 9:00 to 4:00. Raffle tickets are still available to win a number of prizes, including a new 2022 Chevy Silverado 1500, Wyoming Arms 5.56, \$1000 per-paid gift card and other cash prizes. Tickets can be purchased from Eastgate Cleaners, The Irma, or from any Cody Lions Club member. We look forward to seeing you on Saturday!

The Cody Lions Club is a community club devoted to seeing and hearing needs of the community and projects that benefit people in the Cody community as well as the state of Wyoming.

Check them out below on Facebook or on their website!



[@codylionsclub](https://www.facebook.com/codylionsclub)



codylionsclub.org



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SERVING SINCE 1922

DID YOU KNOW?

79% of Americans consider owning a home one of the greatest goals to achieve.



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FACT:

Real Estate Agents do not get paid an hourly wage because they work in an office.



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