



# Joyful Journal

November 2022 NEWSLETTER

News From Your Mortgage Planner

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*"As we express our gratitude, we must never forget that the highest appreciation is not to utter words, but to live by them."*

— John F. Kennedy

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# Now it's the Holiday Season!!! Welcome November!



October went by way too fast but was a blast! We started the month off with hoco, or homecoming dance for those in my generation 😊 One of my goals when we started the home remodel was to host the hoco after party at the house. And with the help of our awesome contractor, Jesse Galvan and my parents who flew in from Bend we did it!!! Now mind you, I still have boxes shoved in closets and drawers but for the 20+ teenagers they saw a garage with a snack table, pool table and a backyard to play field hockey (our backyard is not that big but 🐾) and sing along with a friend who brought her guitar. Thank you to my patient neighbors!

The month held many sporting events. Sam & I went to her softball tournament in Downey (about 2 hours north of SD) for the weekend along with her friendly games nearly every week. Sam has been playing center and left field and doing a GREAT job. The coach took the picture and it appears I am giving her some advice between innings 😂 I am the scorekeeper which is why I have a clipboard! At Addy's softball tournament in Orange County (about 1 hour north of SD) her team took 2nd place – it was a great game to watch as the girls played some great softball 🟡. Then, there is field hockey or fockey 🏒, for the GenZers UCHS varsity team took 2nd place in the Helix tournament and the JV team took first place at the Del Norte tournament. Addy played in both – she continues to have a ton of fun and get better and better at her stick skills and passing.

AND I saved the best for last ~ Scott had back surgery on the October 10th and is doing great in his recovery. We are very thankful for the team of surgeons that were able to get the surgery done anterior only and give him relief from the pain has been in for so long. We are excited for the upcoming trips we have planned knowing he will be feeling so much better.

As the holiday season kicks off, take a breath and be present. Take Care

*Angela Weathers*





# How Can I Help?



## Renters Are Getting Squeezed

You may be thinking about renting until the market bottoms. Well, that may not be a wise financial decision and here's why. Rents are outpacing inflation. So as a renter you're on the opposite side of the equation. According to Zillow, rent growth will outpace inflation, stocks, and home values, over the next 12 months. That's a double dinger. Not only is your paycheck getting hit by higher cost of living prices, add higher than inflation rent prices! The Dallas Federal Reserve expects rent inflation to accelerate then moderate in mid-2023.



## Buy Now or Later?

Let's look at this from the average person's point of view. The person looking to buy a home for their family, not as an investment. We will examine two scenarios. One buying a home now at \$500,000 and the other waiting for the price to drop 10% to \$450,000. In scenario #1 we are buying right now at \$500,000 with a 30-year fixed mortgage at 6%. That's a \$400,000 (20% down payment) with a monthly payment of \$2,727 and a 30-year cost of \$863,483. By waiting a year, you saved \$50,000 on the purchase price, BUT your monthly payment went UP by \$210 or 7.7%. And your total cost of ownership jumped by \$88,101. That's a loss of over \$30k, not to mention the money spent on rent while waiting. While a low interest rate environment causes prices to rise in the short term, higher interest rates cause more money to come out of your pocket long-term. In this case spending more now saves you later.

As always if you want to run the numbers and see where you stand right now. Contact me and we'll work with you to make sure you get the information and a program that fits your needs.

Call 858-688-5259 or email [Angela@swansonlending.com](mailto:Angela@swansonlending.com)

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**"Even in the trials of life, if we have eyes to see them, we can find good things everywhere we look"**

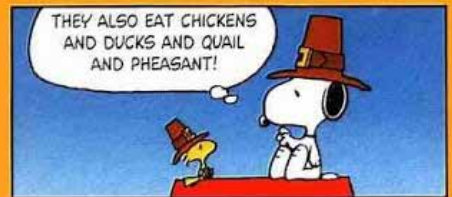
— Joanna Gaines



# Fun Facts



The earliest pumpkin pie made in America was quite different than the pumpkin pie we enjoy today. Pilgrims and early settlers made pumpkin pie by hollowing out a pumpkin, filling the shell with milk, honey and spices and baking it.



# How to Have a Thanksgiving Mindset All Year



Gratitude has been shown to increase happiness in those who practice it. Rather than just focusing on it during this time of year, consider incorporating into your daily life. Here are a few ways to cultivate gratitude.

Write a thank-you note. You can make yourself happier and nurture your relationship with another person by writing a thank-you letter expressing your enjoyment and appreciation of that person's impact on your life. Send it, or better yet, deliver and read it in person if possible. Make a habit of sending at least one gratitude letter a month. Once in a while, write one to yourself.

No time to write? Thank someone mentally. It may help just to think about someone who has done something nice for you, and mentally thank the individual.

Keep a gratitude journal. Make it a habit to write down or share with a loved one thoughts about the gifts you've received each day.

Pray. Prayer can help to cultivate gratitude and express thankfulness.

Count your blessings. Pick a time every week to sit down and write about your blessings, reflecting on what went right or what you are grateful for. Sometimes it helps to pick a number, such as three to five things, that you will identify each week. As you write, be specific and think about how you felt when something good happened to you.



# “Testimonial”



JEANNA TAYLOR

*“Angela and her team made my first time home buying experience almost effortless. I had no prior knowledge of the process and she was there with me every step of the way for any questions I had and to give advice. She made herself available at all times and continues to help with questions I have nearly 7 months later from my home closing date. Would recommend her to anyone!”*



# Welcome To The Family



Mike & Lori Lillie – Family  
Grady & Christie Smith – Referred by Peer

I love recognizing new friends and existing clients who are kind enough to introduce their friends, family, and neighbors to us.



Angela Weathers; Mortgage Loan Originator, NMLS #1493846 is licensed in  
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