



Laura's NEWS YOU CAN USE – APRIL 2019

Your no-nonsense, no-drama REALTOR®!

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Please use and share this edition of News You Can Use – hopefully you'll find a tidbit or two that's helpful to you or someone you know!



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At the end of March 2019:

INTEREST RATES – a 30-year, fixed conventional mortgage is about 4.75% with no points – that is **LESS** than rates the last few months!

INVENTORY – Still not as much on the market to buy as there was last year at this time, which is resulting in higher prices **AND** multiple-offer situations that frustrates buyers who lose out, especially on lower priced homes. If you are trying to buy a house under \$200,000, you know what I mean. Last week I heard reports of a cute, clean \$150,000 house in North Spokane that had **TWENTY FOUR** offers after it went on the market! That's a little crazy. If you are a discouraged buyer – or you have a property to sell and increase that inventory – please contact me.

WINDERMERE NORTH SPOKANE, LLC

Say YES to the House!

If you ever watched “Say YES to the Dress!” you’ll know there are some basic rules about finding the right wedding gown.

Surprisingly, home-buying has many similarities to buying a wedding dress!

1. **“Oh, I just want to try it on” – Never** put a bride/buyer in a dress/house she can’t afford. That’s the one she’s going to love, and she can’t have it. Leads to disappointment, maybe tears. And, in the case of home-buying, possible financial ramifications!
Before looking more seriously than driving by, make an appointment with a trusted LOCAL lender (we don’t buy our wedding dresses on line, do we?). Know what your down payment is, your monthly payments with taxes and insurance will be, and in what price range you can shop. In this market, look for houses perhaps \$20,000 less than your top amount in case you are in a multiple offer situation and want to offer a higher bid.
2. **“It’s a beautiful dress – but it’s not MY dress.”** Don’t bother looking at houses you really don’t like, because yours will show up eventually. Don’t try to make each house fit, just move on.
3. **“I’ve tried on 100 gowns and I just can’t find The One.”** If you are looking at 100 homes, someone has not helped you narrow it down, or you are a looker, not a serious buyer. This is process of elimination. Respectfully, if you can’t find a house to which you can commit, it may not be house that’s the issue – what’s holding you back?
4. **“I can’t get a dress my mom doesn’t love.”** This isn’t about your family and friends. Only the person who will live with you in this house gets a vote. Maybe your family or friends have borrowed generously and you are more frugal? Do what will allow you to sleep at night, and know that might make seeing less of those family or friends who pressure/stress you.
5. **“I’m not having a ‘bridal moment.’”** Which means she has not found the dress for her, perhaps despite deadline or other considerable pressure. Same with a house. NOT buying a house is OK, and better than making an offer, getting a mortgage for, and moving into a house you don’t like.



UNLIKE the TV show:

1. **“I can’t buy the first dress I try on!”** In this market, if you want the first house you tour, make an offer. That day! Which means you need to be ready with financing and to commit. With low inventory, buyers often are getting “beaten out” in multiple offer situations, and you may have to make offers on several houses before one is accepted, which can be discouraging. (A good agent has some creative ways to make your offer stand out, BTW.)
2. **“I thought I wanted sleeves and a ballgown, but I love the fit-and-flair with a sweetheart neckline!”** With a house, do not give up on your list of “must haves” just because there was a gas stove or an ideal garage or some other appealing feature. Write down essentials and then realize you won’t get all of them. Don’t deviate from price, commute, schools, etc., because you’re going to live there a long time (unlike a wedding dress being a one-day commitment...though the photos last forever!).
3. **“Oh, it’s so YOU!”** The house you’re looking at may not be. Look beyond the colors and carpets and see what you’d do to “make it your own.” What works for YOU? This is not only your investment, but your sanctuary and re-charging nest for you and yours.
4. **Tears of frustration, tears of joy.** The only ones I want are the latter! NO DRAMA is best in home transactions! As few surprises as possible by being clear and communicating well is essential. There still may be unexpected drama, but no point in adding to it when planning and talking could have prevented it.



FEATURED BUSINESS – Mrs. Cavanaugh’s Chocolates and Ice Cream

I BRAKE FOR CHOCOLATE! Well, I did a U-Turn, to be exact! In the middle of Hastings Road, North Spokane, right past the Fred Meyer, because there’s a new chocolate shop. Mrs.Cavanaugh was Mickel

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(pronounced Mick-elle) Hayes’ grandma, who started making candy to sell to build a church. It sold so well, she was encouraged to go into business. That was 1964. Today there are six locations in Utah and Mikel just opened the 7th in November. She and her firefighter husband, who is from Spokane, moved here last summer. The company now is run by kids and grandkids. I counted 60 different kinds of chocolate-dipped candy, which you can buy in prefilled boxes or by the pound. (I am more a “nut, crisp and chew” person, but the Raspberry Lemonade cream was wonderful!) Their ice cream will come to Spokane soon. Meanwhile, you can order personalized Easter eggs with caramel, marshmallow, mint, caramel pecan, chocolate truffle and peanut butter fillings for \$4.99 small, \$6.99 medium and \$8.99 large. Call the store ahead and they will be ready for you to pick up.

509-321-7450.

Do you have a business person you highly recommend who is accepting new customers? I keep a list of professionals in a variety of fields – so please email me their information at LauraZahn@Windermere.com.

FEATURED RECIPE – Bunny Bottom cookies

Peeps take a thumping once you make bunny bottoms! All you need is your favorite sugar cookies, plus

- pastel M&Ms for the foot pad,
- mini-chips for the toes, and
- mini-marshmallows for a cottontail.
- Oh, and a few chocolate-covered raisins for the evidence the bunnies were here!

If you need a good sugar cookie recipe, this one allows you to roll them out very thin, and they are crispy, cinnamony and buttery. When my boys were little, we painted the holiday cut-outs with powdered sugar glazes.



Laura's Favorite Cut-Out Sugar Cookies – Bunnies Were Here!

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1 cup butter, softened
2 cups sugar
0.25 cup brown sugar, packed
2 eggs
3 tablespoons milk
1 teaspoon pure vanilla extract
4 cups flour (all purpose)
1 teaspoon cinnamon
1.5 teaspoons baking powder
0.5 teaspoon salt

Preheat oven to 375 degrees F.

Cream together butter and sugars with an electric mixer.

Then beat in eggs.

Beat in milk and vanilla.

In a separate bowl, whisk together flour, cinnamon, baking powder and salt.



With mixer on low, beat in flour in about 3 separate additions. If too stiff to use electric mixer, add last third and stir by hand (Kitchen Aid with paddle attachment should be fine, just lock it).

Put dough in a covered container and chill at least 2 hours or overnight.

Roll about half of dough on a lightly floured surface to very thin, about one-eighth inch thick.

For paws, make a template of small oval out of parchment or cardboard. Cut around the template into dough with a sharp knife. Cut out the bunny body with a circle cutter or jar/glass. Make sure you figure out how many paw ovals you'll need for the amount of dough you've used for bodies.

Bake circles on one parchment-lined baking sheet, and the paws on another – paws take only 5 minutes or so while bodies may take 6-7 minutes. It can be hard to see dough brown with cinnamon in it, so watch carefully.

Cool thoroughly before frosting and assembling bunny bottoms as in the photo before frosting dries. Don't forget the chocolate-covered raisins!

(Frosting: heat 0.25 cup cream or milk til it scalds. Stir in a little vanilla, then whisk in powdered sugar until desired thickness. Set some white aside for the paws. Add red food coloring and stir.)



SVEN SEZ:

I moved from the countryside in Moses Lake, and I didn't get out much. I didn't understand this hiking thing my New Mom likes. We are walking in a big circle in the woods without throwing anything...what is the point? But I must say, there are some pretty good smells around and am I kind of liking it.

If your fur baby needs a home nearby some hiking trails, ask my New Mom to find you one!



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My AirBnB still has openings Bloomsday weekend (first weekend in May)! Master bedroom has king bed and living area has two twin XLs.

Do you have overnight guests coming but no room to host?

Consider the private-entrance AirBnB in NW Spokane. Riverside Park rec trails, 1 mile! Dwight Merkel & VA Hospital, 1.3 miles.



Please look it up and make reservations at <https://www.airbnb.com/rooms/27362952>



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