

August

It is that time of year again when our community is preparing for back to school. Even if you don't have children to send off to school, you can still enjoy the perks of [tax free weekend](#). Don't forget to make your list and venture out this weekend!

FEATURED HOME



Great opportunity to own a home in desirable, established Mandarin neighborhood. Home is on a cul-de-sac with a bright and sunny floor plan, fresh paint, custom cabinets, and many updates. Call/text Carol Nadler at 904-962-7044 with any questions or to schedule your private showing today!

Please don't hesitate to visit our website at DolanRealEstateGroup.com to search homes and more! We are always available to help with your real estate needs.

Happy August!

Linda, Carol & Shannon



Thought of the Day:

"The same boiling water that softens the potato, hardens the egg. It's about what you're made of, not the circumstances."

- Unknown

4 Tips for an Easy Back-to-School Transition

The summer months are waning, and the day dreaded by many kids (and celebrated by many parents) is approaching: the first day of school. Regardless of how old your kids are, this annual milestone can cause stress, excitement, and anxiety as your family transitions to a busier routine. These feelings tend to be amplified if you are in the middle of a move and your children will be attending a new school. Proper planning is the key to a smooth back-to-school transition. Consider these four tips:



- If your kids are nervous about the first day of school, remind them of happy times they have had at school in the past, such as friends they have made, activities in which they have participated, or classes they've enjoyed.
- If your children will be going to a new school, see if you can take them on a tour of the school in advance so that they will be familiar with their surroundings. Find kids of similar ages in your neighborhood and try to arrange a playdate before school begins. Your children will likely feel far less apprehensive if they already have friends or at least familiar faces when they arrive at their new school.
- In the last few weeks of summer, start transitioning your children to the bedtimes and wake-up times they will have during the school year. Make sure you are familiar with the amount of sleep that kids need each night depending on their ages, as well as what time they will need to be awake in order to make it to school with time to spare. Ensuring that your kids have a consistent sleep schedule will help them stay healthier and perform better academically and will alleviate stress for you as a parent.
- Meal plan for school-day lunches. If you pack your children's lunches, take some time during the summer to list out several easy meals and the ingredients you will need to make them. Getting your kids involved in this process may also help to build positive anticipation about the year beginning.

Ham and Cheese Muffins

Ingredients:

- 2 cups self-rising flour
- 1/2 teaspoon baking soda



- 1 cup milk
- 1/2 cup mayonnaise
- 1/2 cup finely chopped, fully cooked ham
- 1/2 cup shredded cheddar cheese
- Additional shredded cheese (optional)

Directions:

(Note: As a substitute for each cup of self-rising flour, place 1 1/2 teaspoons baking powder and 1/2 teaspoon salt in a measuring cup.)

- Add enough all-purpose flour to equal 1 cup.
- In a large bowl, combine flour and baking soda.
- Combine remaining ingredients; stir into dry ingredients just until moistened.
- Fill greased or paper-lined muffin cups two-thirds full.
- Bake at 425 degrees for 16 to 18 minutes or until muffins test done.
- Sprinkle with shredded cheese while still hot if desired.

[Recipe Reference: food.com](http://food.com)

Avoid These Common Closing Day Surprises When Buying or Selling a Home

The real estate closing is the final step in the sale of a home the point at which title is finally transferred from seller to buyer. While the closing should be an exciting event for both parties, unwanted surprises could turn this pivotal process into a nightmare that causes undue stress at the last minute, or even delays the sale.

Whether you are buying or selling a home, here are a few common closing day surprises and how to avoid them:

Problems with securing a loan

If you are the buyer, changes to your financial situation during the time between when you were approved for a mortgage and closing on your new home may impact your credit score and cause the lender to reconsider the amount that they offer you. This may result in a devastating situation that could significantly delay closing or cause the deal to deteriorate completely. While some circumstances are out of your control, there are certain changes you can avoid in order to prevent problems with your loan at the time of closing. For example, lenders may be wary if you change jobs, apply for other new loans, fail to pay bills on time, or surprisingly receive a large infusion of cash. If, despite your best efforts, one of these situations occurs, contact the lender prior to closing and see if you can resolve any concerns they may have.

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Last-minute moving woes

Regardless of how long you have lived in your home, moving out can be an overwhelming process that may cause pre-closing chaos and delays if not planned properly. For example, some sellers stay in their homes until the morning of closing, which leaves them very little time to pack personal items, do a final clean-up, and make sure that everything is working properly so that buyers don't encounter any issues on the final walk-through.

To prevent this frenzy, consider moving out completely a couple days before closing and having the home professionally cleaned. Remember to thoroughly check places like the refrigerator, dishwasher, closets, and drawers for items you may have left behind.

Discovering that the seller is taking certain items

Many buyers wrongly assume that certain items such as fixtures and appliances stay with the property. In other situations, buyers express an interest in purchasing some of the seller's furniture, but in the absence of a firm agreement, they may discover at closing that the seller is taking these items. This could lead



to the buyer feeling disappointed or that they are overpaying for the property. To avoid this situation, ensure that the purchase contract includes detailed descriptions of what is staying on the property and what the sellers are taking with them. The contract should clearly represent both parties' expectations.

Errors on the closing documents

During the excitement and time crunch of closing, buyers and sellers alike may not notice mistakes on the closing documents. While this is a particularly common pitfall for buyers, who tend to have more paperwork to review than sellers, errors on the documents of either party could potentially derail the sale. Avoid this by requesting the closing documents in advance and taking the time to thoroughly review them. Consult your realtor if you have questions or notice anything suspicious.



If you are currently working with another Broker please do not consider this a solicitation.

