

Your REALTOR:



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Real Estate Update

Things Lenders Can't Ask You



We've talked here before about the types of questions you can expect to be asked when you begin to complete a loan application. Along with this, we explain why the lender asks the things it does and the proper types of answers that may fit your situation. Lenders can certainly ask about your social security number, employment, income and how much money you have available to close on the transaction, among others.

These are all perfectly legitimate queries designed to help the lender put you in the mortgage program with the best fit for you. But on the flip side, let's talk about the types of questions lenders are forbidden to ask. If some of these questions do in fact come

Wondering What Your Home Is Worth?

[Let me show you.](#)

What Is Hygge Décor and Why Is It So Popular?

One of the most sought-after and Instagram-worthy interior décor styles right now is hygge.



So what is Hygge? It's a Danish concept focused on quiet comfort with neutral and warm color palettes, plush textures, natural greenery, and a general sense of coziness. If you're wondering how it's pronounced, it's hoo-gah, and it doesn't actually have a literal translation. It's more of a feeling.

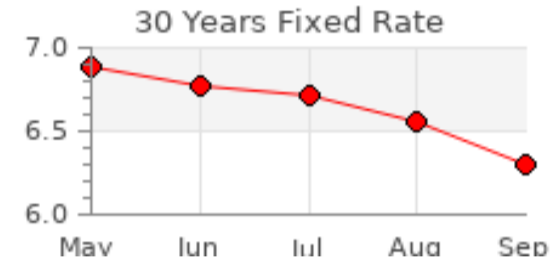
The use of the word dates back to the 1800s as it started to appear in Danish writing, stemming from a Norwegian word that meant well-being. It was originally a noun hundreds of years ago, but a few years ago, it became more of a lifestyle concept.

Hygge can actually include many [CONTINUED >>>](#)

MORTGAGE RATES

U.S. averages as of October 2025:

30 yr. fixed: 6.3%
15 yr. fixed: 5.49%
5/1 yr. adj: 6.07%



come up, it's time to get up from the table and walk away.

As a woman, do you plan to get pregnant soon or are you already pregnant? This question is

[CONTINUED >>>](#)

How Much Will New Home Upgrades Cost?

We've talked a lot about the difference between new construction homes and existing homes, outlining the pros and cons of each and examining the big picture difference in price (as well as some of the additional costs like homeowner's association fees. We also took a more general look at the added cost of upgrades and options, but today we are going into more detail.

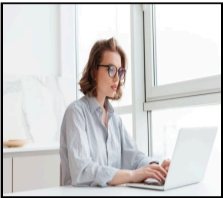


If you're thinking of buying a new home, understanding and considering these extra costs is important. Many buyers fall in love with a model home and are disappointed to see that the "real" home they are buying is full of builder basics, like unimpressive flooring and countertops, and no fancy backsplash or tiled shower. There may not be any grass or landscaping in the backyard or window coverings at all either.

Here's what you need to know. What is included in the base [CONTINUED >>>](#)

How Does the MLS Work?

If you buy or sell a home, you're probably going to hear about the MLS. MLS stands for Multiple Listing Service, used by real estate agents and brokers to provide information about properties that are for sale and to find listings for buyers that are available.



The MLS is like a database of homes for sale in any given geographic region. If a real estate agent lists a property for sale, they add it to the database. Once the property's in the database, all the agents and brokers in the area with access to this system can see and review the listing. A buyers' agent can use the MLS to show clients potential homes. There are pictures and detailed descriptions of all the homes for sale.

Brokers and realtors pay a membership fee to have access to the local MLS database where they work.

Because of the MLS, smaller real estate agents and offices are able to compete with much larger firms. The brokers and agents with access to the MLS can show clients listings from other agents in their region rather than only being able to show the ones their office [CONTINUED >>>](#)

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