



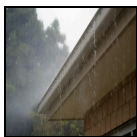
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October 2026

Real Estate

Update

Important Reasons To Keep Your Gutters Clean



A report from Prime

Time Window Cleaning gives a clear picture of the damage that can be caused by failing to clean out your gutters each year.

They report that millions of dollars in damage are caused to Chicago-area homes. The lesson to be learned can be applied across the nation. When Fall comes calling, homeowners must clean out their gutters.

One Prime Time Windows customer writes, "Naturally, you might be thinking that this is one chore you would rather avoid this year, especially with the busy holiday season rapidly approaching. Chances are you have ignored this time-consuming

MORTGAGE RATES

U.S. averages as of October 2026:

30 yr. fixed: 7.03%
15 yr. fixed: 6.42%
5/1 yr. adj: 7.03%



but vital home improvement chore in the past, but if this winter is even half as destructive as the last, you could be looking at thousands of dollars in damage to your investment."

What's wrong with clogged gutters? The risks to...

[CONTINUED >>>](#)

Wondering What Your Home Is Worth?

[Let me show you.](#)

Manual vs. Automated Underwriting

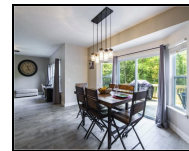
There are different

types of underwriting. Underwriting, which is making certain the loan complies with the guidelines for which the loan is for, can be a thorough review or it can be a quick 'drive through' type where the loan application gets less scrutiny. What are the differences and why do lenders do both?

First, it depends upon the quality of the loan itself. Early on, when I first got into the business, all loans were manually underwritten. There was no other alternative. All files were documented heavily before the underwriter ever even looked at the file. A fully completed application along with bank statements, paycheck stubs, W2s, and tax returns were needed upfront. Everything an underwriter might need would need to be included with the initial application. If not, or there was something missing, the underwriter would send the loan file right back to the loan officer....



I Am Selling! Why Would I Put Money into a House I am Leaving?



I would say this is the most frequently occurring questions professional stagers field every day! On the surface you can certainly understand why the question is raised repeatedly. There are many reasons to support the process of staging a property prior to bringing it to the public for review. Let's look at a few of them.

Who is Buying? Whether you know, or believe it, it is true; the buyer will determine IF your house will sell, when it will sell and for what price. You can have your hopes, wants and dreams but ultimately the power lies with the buyer. A great Staging professional is knowledgeable about which demographic is most likely to purchase your property and will make recommendations with that in mind. The largest property buying demographic today are Millennials. The younger members of this tribe may still favor renting, however once they hit their 30's and begin to...

[CONTINUED >>>](#)

5 Home Decor Projects That Incorporate Nature Indoors

When you enjoy



nature, you can bring it inside your home to improve your mental outlook and your physical well-being. Here are five home decor projects that will incorporate nature indoors.

Add Plants to Your Home You can add beautiful planters to your home for a variety of lush and green houseplants, but today, some homeowners are creating hanging moss walls that create a natural appearance in a room. Instead of hanging paintings or photographs on a wall, you will have a special material where moss or other types of plants can grow.

Beautiful Water Features You can bring artificial water features into your

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home to create a natural ambience.
There are large or small water features
available that you can fill with water.
These devices may resemble waterfalls
or fountains. Some of these water
features cover an entire wall while others
are...

[CONTINUED >>>](#)

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