



NOVEMBER 2026 NEWSLETTER



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Why Autumn is Great for Buyers & Sellers

While spring often gets the headline spotlight in real estate, the late fall market offers unique advantages for both buyers and sellers looking to make a move before the end of the year.

For Buyers: Less Competition, More Focus

Serious house hunters benefit from a less crowded market during the autumn months. With fewer buyers competing for homes, you'll encounter fewer bidding wars, giving you more time to inspect properties and negotiate favorable terms.

For Sellers: Highly Motivated Purchasers

People shopping for a home in November aren't just browsing—they often have a clear timeline, such as relocating for a new job or completing a home purchase before year-end for tax and financial planning. Furthermore, homes dressed in warm autumn colors with cozy lighting naturally feel inviting and memorable.

Whether you're looking to buy or sell before winter sets in, late fall provides a strategic window to achieve your real estate goals.

Price Reduction or 2-1 Buydown?

Two ways to negotiate a \$400,000 purchase.



Example: 10% down, 30-year fixed at 7.5%. Principal and interest only.

OPTION A

3% Price Reduction

Price \$388,000 | Loan \$349,200
\$2,442 / mo. every year

OPTION B

2-1 Buydown

Price \$400,000 | Loan \$360,000
Payment steps up over three years

PERIOD	PRICE REDUCTION	2-1 BUYDOWN	BUYDOWN DIFFERENCE
Year 1 (5.5%)	\$2,442	\$2,044	\$398 lower
Year 2 (6.5%)	\$2,442	\$2,275	\$166 lower
Year 3-30 (7.5%)	\$2,442	\$2,517	\$76 higher

Why a price cut can win

Lower payment from year 3 on, a smaller loan balance, and lower property taxes and insurance. Break-even is around year 10.

Why a buydown can win

About \$6,765 in lower payments over the first two years, and it can cost the seller less (about \$8,600) than a \$12,000 price cut.

Front Porch Decor Ideas for a Warm Welcome



- Layered Plaid Doormat and Neutral Coir Mat
- Pumpkin-Filled Vintage Galvanized Bucket
- Peel-and-Stick Autumn Tile on the Entry Step
- Warm White Lanterns with Flameless Candles
- Mums in Thrifted Terracotta Pots
- Rust-Colored Door Wreath with Dried Leaves
- Stacked Wooden Crates for Porch Height
- Plaid Outdoor Throw Draped over a Chair
- Amber Glass Vases with Faux Branches
- White Pumpkins Arranged on Wooden Risers
- Brass House Numbers on a Painted Plaque
- Dried Cornstalks Framing the Doorway
- Burlap Bow on a Simple Evergreen Wreath
- Portable Battery Lanterns along the Steps
- Woven Basket Holding Extra Porch Blankets
- Peel-and-Stick Hooks for Seasonal Garlands

A Season of Gratitude — There's No Place Like Home

As the leaves begin to change and the crisp autumn air settles in, fall invites us to slow down, enjoy the beauty around us, and reflect on the many blessings in our lives.

There is something truly special about this time of year. From colorful leaves and crisp morning walks to cozy evenings by the fireplace and gathering around the table with family and friends, autumn reminds us that life's greatest joys are often found in the simplest moments.

As Thanksgiving approaches, it is a wonderful time to reflect on what matters most — family, friendships, good health, cherished memories, and the comfort of having a place to call home.

A home is so much more than four walls and a roof. It is where traditions begin, milestones are celebrated, laughter is shared, and memories are made.

Whether you have lived in your home for decades or recently started a new chapter, it is the special moments and people within it that truly make it yours.

This season also reminds us of the importance of kindness, generosity, and community. A thoughtful gesture, a helping hand, or simply taking time to connect with someone can make a meaningful difference.

As you enjoy the beauty of fall, may you find countless reasons to be grateful, moments to treasure, and opportunities to share a little kindness with others.

Wishing you and your loved ones a beautiful autumn and a Thanksgiving filled with warmth, happiness, laughter, and love.

After all, there is no place like home — especially during the holidays.



Every Thanksgiving Day, F.C. Tucker takes part in the Wheeler Mission Drumstick Dash. **"MOVE YOUR FEET, SO OTHERS CAN EAT!"**

If you'd like to learn more, run, walk, participate virtually, or make a donation, visit: **DRUMSTICKDASH.ORG.**

HAPPY THANKSGIVING!



Let's Talk™



"Forever on Thanksgiving Day the heart will find the pathway home."

— Wilbur D. Nesbit