Home is everything. Let's talk about yours.

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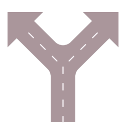
"**EXPECTATIONS**." That's a word I'm hearing a lot right now, and when people say it, they're almost always talking about the unmet ones. It's a conversation I'm having every single day with buyers, sellers, and people who are just market-curious. Buyers can't find anything they can afford that isn't a dumpster fire and doesn't smell like wet dog. Sellers are sitting on the market, frustrated with their agent, with the process, with the market, all of it.

My answer to "How's the market?" is this: **"The market is adjusting, and people are having a hard time adjusting to it."** This creates tumultuous transactions and . . . unmet expectations. *SIDE NOTE: I would hate to be a rookie agent right now. Transactions are the hardest they have ever been in my career.*

But here's the amazing thing. I believe the best is yet to come in our real estate market. Not to sound trite, but I have so much hope. Truly. I have **one job** in this world (well, three, if you count being a **mama** and a **worship leader**). That job is to help people build wealth through real estate. I believe it's a God-given calling on my life, and I take it very seriously. That's why I work so hard to make sure you're informed. Every market has ups and downs. The question is, how do we **steward** what we've been given - our time, our money, our investments, our relationships in this season? Another thought I'm mulling over is this:

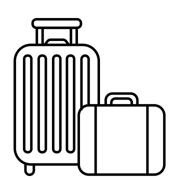
Life can change on a dime.



Anytime life changes drastically, your living situation typically follows suit. You never know when you'll need to drop everything and take the amazing **job opportunity** across the country. A sudden diagnosis could mean **a parent** needs to move in with you. You might **fall in love** and want to buy a home with your person. A **divorce** could trigger a complicated sale with a lot of moving parts. Surprise! **Baby** Number Three is on the way and you need more square footage. Your youngest is **graduating** in May. Then what? Life is where joy and sorrow meet.

When life changes, I want you to be ready. So as we move into fall and all its festivities (see fall festival flyer!), I want you to sit with one question:

"Would I be prepared if I needed to make a sudden change?"



> If the answer is yes? Amazing. Call me when you're ready.
> If not, I want to be a resource for you.
> Here are two ways I'm willing to do that **before the end of 2026:**

1. The Homeowner Equity Review

You see your doctor, your dentist, your financial advisor, your car guy on the regular. Your house is the biggest investment you'll ever make. Why not give it a checkup too? It costs you nothing and could save you thousands. Here's what's included:

- **EQUITY.** A realistic look at where you stand. Please hear me: nobody can tell you what your home is actually worth other than an Ozarks REALTOR® who's in the trenches every day. Not Zillow. Not your neighbor. Not your cousin who sells real estate in Dallas. No one.
- **EVALUATION.** A walkthrough of your home, plus a project list tailored for you and your timeline, with contractor recommendations and what each one adds back in value. Most sellers I'm working with are spending **2% to 5% of their home's value on deferred maintenance** alone, before listing prep even starts. It isn't 2021 anymore.
- **EXECUTION.** A plan, if you decide to list. Based on what's happening in your neighborhood. Not Nashville. Not Orlando. But right here in the Ozarks. In Southern Hills. Wild Horse. Rountree. Wicklow. Green Ridge. Your neighborhood, your street.

2. The Home Buyer Strategy Session

Y'all, there's so much **noise** about **affordability** right now. A lot of it is true. Some is total garbage. You *can* buy with very little money down or get your closing costs covered if you play your cards right. But timing is most important. I often start helping buyers prepare months, sometimes years, before they're ready. It's not always the right time to buy. But it IS always the right time to know where you stand financially. Here's what a session looks like:

- **TIMELINE.** A detailed look at when you actually need to move. I will tell you if I think you should wait. I promise. I will never encourage you to buy a house you don't need or can't afford.
- **TOTALS.** Where your budget sits today. Down payment? Assistance? Closing costs? **Interest rates? They're in the high 6s right now.** *And the big one: do you need to sell in order to buy?* The fewer surprises, the better.
- **TO-DO'S.** A plan moving forward. Need to save? Work on repairing credit? Let's start now. We get you pre-approved first. Then we look at homes. Not the other way around.

Let's get you on the calendar.

I'm setting aside time this fall specifically for these conversations. Both are free, both take about an hour, and both involve a warm caffeinated beverage, my treat.

Call or text me at 417-319-4687. Just say "review" or "buyer session," and I'll take it from there.
Above all else, I'm rooting for you. I've helped 19 families this year alone, and counting.

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♡Kathryn