

The KDW Review

Brought to you by KD Williams & Associates Realty, *Your Source for Quality Living!*

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Meet the Team!!

Please visit our website at
www.kdwilliamsrealty.com
for individual bios and contact
information for each of our real-
tors!



KD Williams & Associates Realty welcomes
TAMMIE CARLTON
to our real estate team!!

Tammie Carlton is a native of North Carolina and currently resides in Wake County. She has a wonderful son who encourages her work. It is Tammie's mission and goal in life to see people experience WHOLEZOE; which means, whole life, nothing missing and nothing broken. She proclaims that God is interested in every area of your life; Spiritual, physical, financially, socially, mentally, emotional as well as recreational; He wants you to live and have fun! Tammie has a certification in Pastoral Counseling from Virginia Union School of Theology and a Bachelor of Arts in Sociology, from Shaw University.

Welcome to the team, Tammie!!

Holiday Calendar

Apex

Dec 1: XMAS on Salem Street (Downtown Apex)

Dec 2: 20th Annual Holiday Home Tour. Visit Apex Historic Society homepage for details.

Cary

Dec 1: Ole' Time Winter Festival, downtown Cary, 10a-5p

Holly Springs

Dec 7: Holiday Tree Lighting, Main St, 6p-8p (free)

Fuquay-Varina

Nov 29: Holiday Tree Lighting, 7p-8p

Raleigh

Dec 8: Holiday Lights Trolley, Mordecai Historic Park, 7p (\$10)

Durham

Dec 1: Holiday Parade, downtown Durham, 4p

Top Reasons To BUY or SELL During the Holidays

- 1. Buyers are motivated.** Off season buyers can be more serious than peak season buyers. Maybe there's good reason why they didn't buy during the peak times.

price a house to make it more marketable.
- 2. Market hindsight.** Agents and their clients can look back at sales during the peak season to see how to better
- 3. Consider tax advantages.** You can report mortgage interest, property taxes, points, and closing costs on your tax return.
- 4. Holiday decorations.** Holiday lights and decorations can make homes look great and give it
- 5. Less competition (for buyers).** You may actually have a chance to get that 'steal' of a home since there is generally less traffic during the off season.

that extra curb appeal.

If you are interested in buying or selling a home this holiday season, please give us a call at 919-342-7068!!!

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KD Williams & Associates Realty

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Visit us online at

www.kdwilliamsrealty.com



EastCoast Mortgage

The recent downturn in the Housing Sector has created a great opportunity for those looking to buy a house. For the first time in several years here in the Triangle, home buyers have more inventory to choose from and at better values. To take advantage of these great times, you need to partner with a strong and trusted lender who has survived the recent Mortgage Industry woes and can provide you with expert advice, steering you clear of gimmick loan programs.

EastCoast Mortgage is one of the most trusted lenders in the Triangle, with an impeccable reputation for consistency, integrity and customer service.

Call Maureen Brown of East-Coast Mortgage today!

(m)919-414-9400

(o)919-459-5200

Maureen@eastcoastlender.com

Even in today's turbulent market, see how easy and painless the mortgage process can be!

Ask the Home Inspector

As winter approaches, homeowners should consider winterizing their home. Here are a few things to consider, depending on the age and type of home.

1. If your home is on a crawl space, this is the time of the year to close your foundation vents. These vents are on all four sides of your house. It is best to close these vent in the winter to help keep the inside first level warmer. This could also cut down on your heating bill. Remember in the spring to open these vents for the summer, as it is most important for the crawl space to breathe to prevent moisture problems below. (Note: If you

are on a concrete slab you do not have this concern.)

2. If you are on a concrete slab it is most important for you to turn off your water supply line to your water hoses. Most slab homes have an exterior water cut of valve in the garage near or attached to the main water cut off valve. After turning off the hose water valve, remove any attached hoses and open up the hose valve bib. Remember there are two water hose bibs attached to the exterior of a house usually on opposite sides.
3. If you have an AC window unit, now is the time to cover it up on the outside.

This will prolong the life of the unit and prevent any heat loss through the unit in the winter time.

4. Wood double hung windows have the likelihood to leak air in the middle section between and above the bottom sliding window near the latch. Air can also leak at the bottom of the window due to the window not going down far enough. In these cases, weather stripping is advised.

If you have any questions about winterizing your home, please contact Stephen Johnson with USA Home Inspection Services at (919) 217-2773.

Holiday Traditions Around The World

Christmas: Annual holiday that celebrates the birth of Jesus, December 25th. Includes the promotion of goodwill, compassion, love, acceptance, kindness, generosity, excitement and peace.

Hanukkah: Eight day Jewish holiday that begins at sun-

down on December 4th and ends on December 12th. It celebrates the re-kindling of the **Temple menorah** at the time of the **Maccabee** rebellion.

Kwanzaa: Observed December 26th through January 1st. Consists of seven days of

celebration, featuring activities such as candle-lighting and pouring of **libations**, and culminating in a feast and gift-giving

Saint Lucy's Day: Church feast day holiday dedicated to St. Lucy and celebrated on December 13th.