

Greetings from the Beach! Hope you are doing well and enjoying the fall season ☺

It has been a busy real estate season this fall. I have 3 properties that will soon be going to closing. Buyers are getting unbelievable deals (one of my clients is purchasing a home for \$60K under appraised value) and also received a fantastic interest rate!

Prudential Carruthers recently merged with Pentagon Federal Credit Union. Our new company name is Prudential PenFed Realty. I'm very excited about the change. The credit union has some amazing loan packages with interest rates starting at only 3 3/8%, and they will pay Buyers closing cost...plus my clients can reduce the \$295 processing fee to only \$20. Contact me for details.

My son, Chase, is now 10 months old and he is a happy baby. We went to CA recently to visit my sister and her family. Chase did so well on the airplane and adjusted just fine to the time change. He continues to be very adaptable to any situation. Below are some recent pictures of him from our vacation.



OCEAN CITY UPDATE

752 properties have settled in the first 10 months of this year in Ocean City, and another **107** are currently pending settlement. You can purchase a water front 1 bedroom condo, with a bay view for only \$77,000. Call me for additional information.

OCEAN PINES UPDATE

245 properties have settled in the first 10 months of this year in Ocean Pines and another **34** are pending settlement. It's hard to believe, but there is a 4 bedroom home in the community listed at only \$89,900! Let me know if I can help find a place that fits your lifestyle.

FOR SALE - 2 COVE LANE - \$220,000



- **3 Bedrooms, 3 Baths**
- **2,088 Square Foot**
- **Oversized Lot with Lawn Irrigation**
- **All Bathrooms Beautifully Remodeled**
- **New HVAC**
- **Family Room, Living Room & Bar/Rec Room**
- **Screened Porch & Deck**
- **Lots of Windows**

CALENDER OF EVENTS

~ Nov. 17th – Jan. 1st – **Winterfest of Lights** (Hundreds of animated light displays. Enjoy music and hot chocolate under a heated tent while you wait to board the Winterfest Express)

~ Nov. 25th – 27th – **Holiday Shoppers Fair** (Shopping extravaganza with quality handmade crafts and jewelry)

~ Dec. 3rd – **Christmas Parade** (Parade starts at 11am at 100th Street)

~ Jan. 1st – **18th Annual Penguin Swim** (Take a dip in the ocean to raise money for the hospital)

LOOKING FOR A HANDYMAN?

My Dad (Bob Poremski), has been a custom homebuilder since the 80's and is now providing HANDYMAN SERVICES at the beach. He can be reached at 443-497-1642.

Thank you for taking the time to read my e-Newsletter. If you have friends or family who you think may enjoy receiving this information, please pass along their email address, and I will add them to my list. I have been representing Buyers & Sellers in this area for the past 15 years and welcome the opportunity to assist them.

Helping Buyers & Sellers since 1996.

CINDY POREMSKI, ABR, CRS, GRI

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