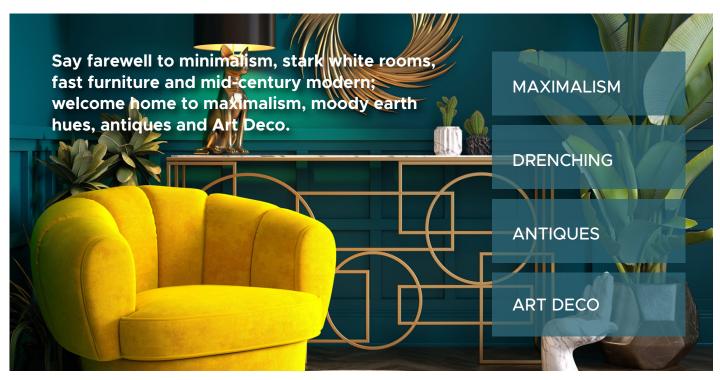


NEWS YOU CAN USE ABOUT YOUR MOST IMPORTANT ASSET

Spring 2025

Home Sweet Rewards is a select real estate rebate program for Associates of Walmart

Spring 2025 Home Décor Trends



If the idea of changing your décor as radically as from minimalism to maximalism is giving you the heebie-jeebies, you should know that acceptance and implementation of new home styles can take years, so you don't have to be the first one on your block to embrace them. Home design and interior design are not so much based in fickle fashion as they are in cultural changes shaped by new attitudes, world events, and the economy.

Sometimes, we have a word or a catchphrase that communicates the latest ethos. After 9/11, "cocooning" influenced home design—the nation responded to the tragedy by focusing more on home life and creating cocoon-like environments in our homes.

In a way, cocooning is coming back in a new iteration, as 2025 becomes the year to focus on comfort, well-being, and personal preferences.

Maximalism

Maximalism involves bold creative decorating that is all about personal style and preferences, embellished with collected treasures, mementos, favorite colors and textures, and putting it all on display in a meaningful way. An art lover may cover every wall in a living area or den with a collection of paintings, drawings, fiber art, and photographs of all eras. What makes it audacious is the feast for the eyes in color and texture.

Instead of painting the walls in white like a gallery, a maximalist may choose a deep burgundy, olive green, or navy blue. This dramatic paint color is then repeated throughout the room along with two or three other "main colors" in patterned draperies, velvet-covered sofas and goose-down pillows. More is more, but that doesn't mean your home will or should decline into a cluttered mess.

Drenching

While it may seem that you're constructing a museum of your life, your goal should be to create a plush, comfortable room where you're "drenched" in colors and surrounded by things you love. Drenching is using color to the max, on the walls, ceilings, and all trims and doors, instead of separating wall colors from other elements with white or light-colored trim. The advantage is that the color, despite covering the room, doesn't have a focal point, and gives whatever is hanging on the walls or abutting them more attention.

Rich, saturated paint colors have been trending for several years, but with the all-in totality that is a hallmark of maximalism, the color becomes an almost neutralized backdrop, which is one reason why moody hues like eggplant, deep navy, and forest green are trending.

Antiques

Many people believe that new is better than old, but with the onset of maximalism, it's obvious that fast furniture, cheap reproductions, and minimal plainness aren't compatible with the personalization trend. Ultra-modern homes tend to look alike and offer little insight into the personality, interests, and preferences of their owners.







One thing many people have in common is nostalgia for the comforts of the past. Many appreciate the fine antiques collected by their families and passed down to them. While some don't want labor-intensive items like sterling flatware which has to be polished, they do appreciate the unique features and workmanship that are the hallmark of a cherished antique credenza, table, club chairs or crystal vases.

Art Deco

Art Deco décor is glamorous, chic, and elegant, with an emphasis on height, natural materials like jade, silver, and chrome, and also an appreciation of well-made, manmade materials like vita-glass, that allowed UV rays to come indoors, and bake-lite, which was used to reduce friction in gears, protect electrical components, and prevent electric currents from passing through circuit boards and sockets.

According to TheSpruce.com, Art Deco elements can include:

- Geometric shapes
- Zigzag and chevron patterns
- Stepped forms
- Sweeping curves
- Sunburst shapes
- Stylized wildlife
- Sensuous, abstract, nudes
- Jagged, pointed edges inspired by skyscrapers

Interior design trends for 2025 also feature "pattern drenching" on fabrics, lush textiles like velvet and raw silk, plenty of plants and flowers, and rooms that feel immersed in the homeowner's individuality. Amp up with glam with metal accents, unique well-built furnishings, and lighting fixtures crafted as artistic statements.

Source: Berkshire Hathaway HomeServices.

Five Reasons to Buy in 2025



How do you build long-term wealth? Homeownership is key: as real estate appreciates and grows in value, you build equity and wealth. If you – or your family or friends – are thinking about making the move from renting to owning, here are five reasons this might be the year.

Stabilizing Mortgage Rates.

Rates are holding steady in the 6.25% to 7.5% range. With guidance from a professional mortgage consultant like our partners at Prosperity Home Mortgage, you can secure a rate that suits your needs and even set yourself up to refinance later if rates drop.

Increasing Property Values. Home sale prices have been rising across the country, driving increased property values for homeowners. Homeownership is a powerful tool to create long-term wealth, as you build equity in your home through your mortgage payments.

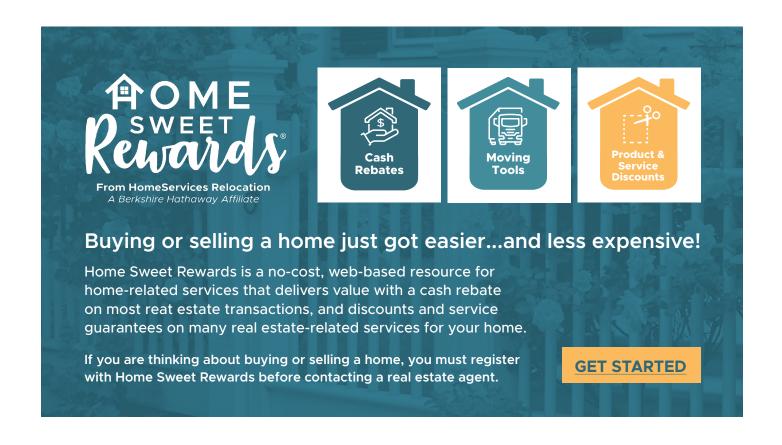
Potential Tax Benefits. Some costs of homeownership, such as mortgage interest and property

taxes, often may be eligible for tax deductions. Make sure to consult your tax professional to determine which benefits you can take advantage of if you own a home or purchase one soon.

Design Freedom. As a homeowner, you can choose how to decorate and design your property—there's no asking a property owner's permission to paint a few walls or re-tile a bathroom. It's a flexibility that lets you make your home your own.

Growing Inventory. Experts predict more homes will be on the market this year, creating more opportunities for first-time and move-up buyers. ■

Source: Long & Foster Real Estate

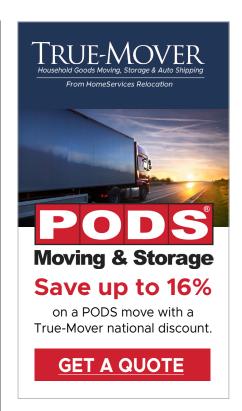


13 Steps to More Efficient Packing and Moving

- Start by packing out-of-season items and those things you use infrequently.
- 2. Empty dresser drawers of breakables, perishables and prohibited items.
- **3.** Isolate and protect dangerous items like knives or skewers that might puncture or damage other items (or movers).
- **4.** Keep all pairs and components together. Place small hardware items in plastic bags and tape them securely to the equipment.
- **5.** Wind electrical cords, fastening them so they do not dangle.
- **6.** Wrap fine china, crystal and delicate items individually in clean, unprinted paper; tissue paper, towels or facial tissue.

- 7. Place a layer of crushed paper in the bottom of every carton for cushioning. Fill in empty spaces firmly with crushed paper.
- **8.** As you fill smaller boxes with delicate items, consolidate them into a single large box, filling in spaces with crushed paper.
- Avoid overloading cartons. Strive for a firm pack that will prevent items from shifting. The cover should close easily without force.
- 10. Seal cartons tightly with tape except for those containing items listed on your mover's high-value inventory form. These must be left open for the van operator's inspection.
- 11. As you finish with each carton, list the contents on the side and in a special notebook. You might want to number and/or code the cartons as well.
- 12. On the label, assign each box to a room in your new home. Tape signs on the door of each room at your destination so movers can get the cartons into the proper rooms quickly.
- **13.** Place special instructions on cartons you want movers to unpack first at destination. ■

Source: Mayflower Transit





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"incentive eligibility on real estate transactions: (A) requires customers to work with the Home Sweet Rewards program through the dedicated toil-free number or the online request form and to utilize the real estate broker/agent specifically referred by the program consultant for home sale or purchase; (B) may not be available to individuals receiving certain corporate relocation benefits, subject to a review of specific policy restrictions and other benefits received for the same property transaction; (C) is not available by contacting any real estate office directly; (D) is available to customers not currently under contract with a real estate sales professional to buy or self. (E) requires a minimum home sale price of \$100,000, excluding land only transactions; (F) is based on a broker commission rate of 3% for a single-sided transaction, if your actual commission is less than 3%, your benefits may be reduced (commissions are negotrable); (G) except where this program is prohibited by low."