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ISSUE



  
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**Ruoff Mortgage helps people discover, finance and move into their homes with confidence. We know the way home. We'll walk there with you.**

# Welcome Dan Soares!

Dan brings a unique blend of experience as both a successful real estate investor and a dedicated real estate agent. With a passion for properties and an unwavering commitment to my clients' needs, he's embarked on a journey to redefine the real estate experience for buyers and sellers alike. Having navigated the intricacies of real estate investing, he understands the nuances of what makes a property not just a house, but a dream home or a lucrative investment. His transition into becoming a real estate agent was driven by a desire to share his insights and expertise, offering clients a comprehensive understanding of the market, trends, and opportunities. His primary goal is clear: to assist clients in selling their homes swiftly and seamlessly, achieving fantastic results and utmost customer satisfaction. With a focus on personalized service and a keen eye for details, Dan goes beyond traditional real estate practices, tailoring each approach to match the unique needs of my clients. What sets him apart is not just his track record of successful transactions but also his dedication to building long-term relationships based on trust, transparency, and integrity. He prioritizes understanding his clients' aspirations, allowing him to align their goals with the perfect property or the right buyer. Whether you're a first-time homebuyer, a seasoned investor, or a homeowner looking to sell, Dan is committed to providing exceptional service and empowering you with the insights needed to make informed decisions.



Join him on this journey as he turns real estate aspirations into reality. Together, you'll navigate the exciting world of real estate while achieving remarkable results and unparalleled satisfaction. He's here to make your real estate endeavors a resounding success!

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# 5 Ways to Boost Your Credit Score

Plan on applying for a home mortgage, car loan or new credit card? Lenders will be looking at your credit score to determine if you're a responsible borrower. The higher your credit score, the more likely a lender will qualify you and offer the best terms.



**ALTHOUGH BOOSTING YOUR SCORE REQUIRES TIME AND DISCIPLINE, HERE ARE FIVE SIMPLE STEPS TO TAKE:**

## 1. PAY BILLS ON TIME

When lenders review your credit report, they're very interested in how reliably you pay your bills. That's because past payment performance is usually considered a good predictor of future performance.

You can help this credit-scoring factor by paying all your bills on time. That includes not just credit card and loan bills, but also bills for rent, utilities, cellphones and so on. Similarly, paying late or less than the minimum amount can hurt your score. Use automatic payments or calendar reminders.

If you're behind on payments, bring them current ASAP. Although late or missed payments appear as negative information on your credit report for seven years, their impact on your score declines over time. Older late payments have less effect than recent ones.

## 2. PAY OFF DEBT

The credit utilization ratio is another important number in credit score calculations. It's calculated by adding all your credit card balances at any given time and dividing that amount by your total credit limit. For example, if you typically charge about \$2,000 each month and your total credit limit across all your cards is \$10,000, your utilization ratio is 20 percent.

Lenders prefer ratios of 30 percent or less, and people with the best credit scores often have very low ratios. A low ratio shows lenders you haven't maxed out your credit cards and can manage credit well. You can improve your ratio by paying off debt and keeping credit card balances low.

## 3. DON'T CLOSE UNUSED CREDIT CARDS

Keeping unused credit cards open—as long as they're not costing you money in annual fees—is a smart strategy, because closing an account may increase your credit utilization ratio. Owing the same amount but having fewer open accounts may lower your credit score.

## 4. DON'T APPLY FOR TOO MUCH NEW CREDIT

Opening a new credit card can increase your overall credit limit, but the act of applying for credit creates a hard inquiry on your credit report. Too many hard inquiries can hurt your credit score, though this effect will fade over time. (Hard inquiries remain on credit reports for two years.) Unnecessary credit can also tempt you to overspend and accumulate debt, so apply for new credit accounts only as needed.

## 5. DISPUTE CREDIT REPORT INACCURACIES

You should check your credit reports at all three major reporting bureaus (TransUnion, Equifax and Experian) for any inaccuracies. Incorrect information on credit reports could drag scores down. Verify that the accounts listed on your reports are correct. If you see errors, dispute the information and get it corrected right away.



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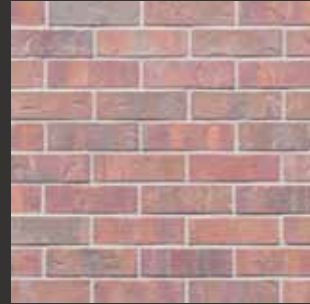
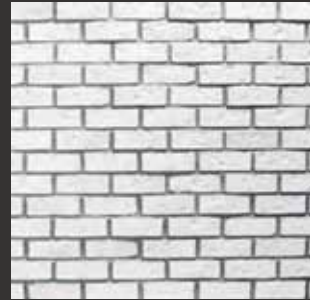
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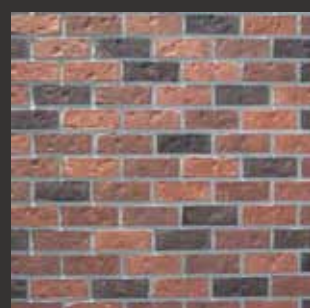
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# Esta Primavera, Find Your Perfect Home...

Conmigo! Spring is in the air, and I'm thrilled to help you find your dream home in this vibrant season of renewal. As your bilingual real estate agent, I understand the importance of finding a home that not only meets your needs but also feels like the perfect fit in every way. Whether you're ready to sell your current home or embark on the journey of finding your next one, I'm here to make the process seamless and rewarding for you.

Let's make this spring unforgettable by unlocking the door to your new beginning together. Reach out to me today, and let's start exploring the blooming opportunities waiting for you!



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## SOUND -

Put on some relaxing music to invite homebuyers to take their time and see the property thoroughly. Check built-ins, doors and floors for squeaks and creaks and get noisy fixtures repaired or oiled. Remove and kennel raucous pets during showings.



## TOUCH -

Homebuyers will open and close doors, open taps and run their hands across countertops. Make sure doors, drawers and windows open smoothly and that all surfaces are sparkling clean.

## SMELL & TASTE -

Treat homebuyers to fresh-baked seasonal cookies and herbal teas in paper cups. Place a stack of flyers touting the home's features beside the snacks. Carpets, curtains and fabric furniture should be steam-cleaned and all linens freshly laundered.



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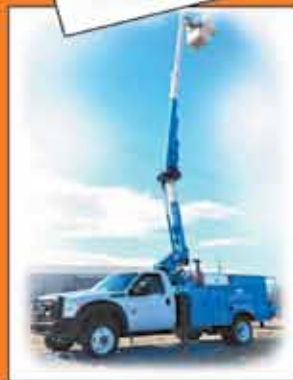
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3 large eggs  
1-1/4 cups sugar  
1/4 cup lemon juice  
1 tablespoon grated orange zest  
1/4 cup butter, melted

### CRUST:

1 cup all-purpose flour  
1/3 cup confectioners' sugar  
1/2 cup ground almonds  
1 teaspoon grated lemon zest  
1 teaspoon grated orange zest  
1/2 cup cold butter, cubed  
Additional confectioners' sugar  
Fresh raspberries, optional

1. Let eggs stand at room temperature for 30 minutes.
2. Preheat oven to 350°. Whisk together eggs, sugar, lemon juice and orange zest. Whisk in butter until smooth. Set aside.
3. For crust, pulse first 6 ingredients in a food processor until mixture forms a ball. Press dough onto the bottom and up the sides of an ungreased 9-in. fluted tart pan with removable bottom.
4. Pour lemon mixture into crust. Bake until center is almost set, 25-30 minutes. Cool on a wire rack. Just before serving, sprinkle with confectioners' sugar and, if desired, fresh raspberries.



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