

WELCOME TO OUR

Real Estate Rumble



*Jason and Shannon
Smith*

Hey kids!

As you can see in the provided housing report, real estate sales and inventory is very similar to this time last year. Even though the number of active homes for sale has increased, the days on market to close is unchanged. Around 112 days.

The average price has dropped a little which means the fixer-uppers are still hot as well as the homes for the first time home buyers are still in demand. With the interest rates expected to drop again after Thanksgiving I know several people who intend to list their homes after the holiday season. Let me know if we can help you reach your real estate goals for 2026!



MORGAGE LOAN ORIGINATOR/ TEXAS NOTARY



What Buyers Should Know About 50-Year Mortgages

A 50-year home loan can make that monthly payment look a whole lot friendlier, especially when you're trying to break into the market. But the trade-off is real—slower equity, higher long-term interest costs, and a longer path to owning your home free and clear. If you're considering this option, make sure the lower payment truly moves you forward and not just farther down the road. A solid plan, steady income, and clear goals make all the difference.

Shannon Smith

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Current Rates

Conventional 30 Yr Fixed

- Rate: 6.35%
- APR: 6.446%

Conventional 15 Yr Fixed

- Rate: 5.49%
- APR: 5.704%

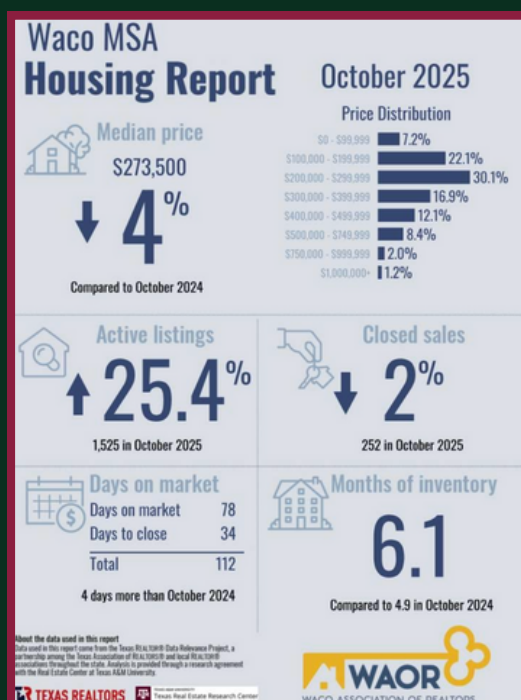
FHA 30 Yr Fixed

- Rate: 5.625%
- APR: 6.337%

VA 30 Yr Fixed

- Rate: 5.75%
- APR: 5.949%

*WAC rates as of
November 25th, 2025
subject to change



UPCOMING EVENTS & EXCITING ANNOUNCEMENTS



For Sale & SOLD



Under Contract - 2800 Taddy Road, Lorena



\$130,000

For Sale 3659 N Katy Road



*One Closed and Funded

*Two Loans Active

- **12/3** - Vienna Light Orchestra Christmas Tour
 - Waco hall | 7-10 p.m.
- **12/4** - Christmas on 5th Street
 - Baylor Fountain Mall | 5-9 p.m.
- **12/5-7** - Waco Wonderland Festival
 - Heritage Square | 5-7 p.m.
- **12/5** - Urban Expressions Christmas Craft Night
 - Mission Waco | 6-8 p.m.
- **12/6** - Christmas Cookie Decorating with Honey Bee Bake Shoppe
 - Mayborn Museum | 10:30 a.m.
- **12/7** - Shepherd's Heart Food Pantry: Christmas Toy and Food Drive
 - Rocky's Roadhouse | noon
- **12/10** - Baylor Campus Orchestras
 - School of Music | 7:30 p.m.
- **12/13** - Jolliest Bunch of Runners This Side of the Brazos 5k and 1k run/walk
 - Indian Spring Park | 8-10 a.m.
- **12/14** - The Nutcracker
 - Baylor Waco Hall | 2 p.m.
- **12/21** - Christmas Lights in the Village
 - Mayborn Museum | 6-8:30 p.m.
- **12/24** - Christmas Eve
- **12/25** - Christmas
- **12/31** - New Year's Eve

DECEMBER SPOTLIGHT

Our December Spotlight shines on The **Grinch**, who came to Jason admitting he might finally be ready for a real home instead of a chilly cave. He's touring properties with strict requirements, no festive

lights, quiet neighbors, and "ample storage for totally-not-stolen items." He's learning about comps, pre-approvals, and why HOAs aren't "Holiday Outlaw Associations," but we're proud of him. Even a Grinch deserves a cozy place to call home!

