



**OBSERVATIONS FROM THE DESK OF
ALICE OLDFORD**

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Need a referral? Please give me a call.



Spring is when life's alive in everything.

Christina Rosetti

Please check out my Realtor Facebook page

In an effort to keep the information flowing throughout the month, I've added a Realtor Facebook page. I hope you will "like" the page and check often for updates. <https://www.facebook.com/aliceoldfordrealtor>



Save money with a 15-year Mortgage

- Cutting your repayment time means paying less interest. Check a mortgage calculator to see how much you save.
- Build equity faster, which means more financial opportunities in future
- Reduce pressure on your monthly retirement budget.
- Commit to the discipline of paying off your loan more quickly.

To qualify have a good credit score, low debt-to-income ratio, enough income to afford the payment.

Shipping containers as Homes



Check out HGTV "Container Homes." Wow. "Upcycling" shipping containers into homes is gaining traction around the country. Builders buy used shipping containers (9' x 40') from local ports for anywhere from \$1,000 to \$4,500 each. The rest of the process includes approvals and permitting as for a traditional home. New meaning to recycling, repurposing and sustainability.

Traditional Retail is Changing

I think we've all sensed a shift to online shopping, but did you know more than 90% of sales still occur in a store. Stores are shifting to a blend of online shopping and traditional retail, which accounts for the downsizing of traditional stores. Experts cite the shopping experience as a blend of "bricks and clicks." So what is your preference?

