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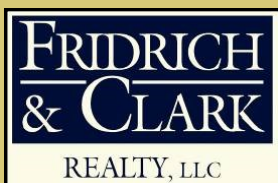
Sam's Special Points:

"It's not how much we give but how much love we put into giving." *Mother Teresa*

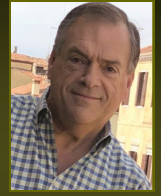
Other Great Seasonal Quotes:

- "Christmas waves a magic wand over this world, and behold, everything is softer and more beautiful."
~Norman Vincent Peale
- "What is Christmas? It is tenderness for the past, courage for the present, hope for the future..."
~Agnes M. Pharo
- "Christmas is a tonic for our souls. It moves us to think of others rather than of ourselves. It directs our thoughts to giving."
~B.C. Forbes
- "It is Christmas in the heart that puts Christmas in the air." ~W. T. Ellis
- "Blessed is the season which engages the whole world in a conspiracy of love."
~Hamilton Wright Mabie
- "Christmas is like candy; it slowly melts in your mouth sweetening every taste bud, making you wish it could last forever."
~Richelle E. Goodrich

The Coleman/Stewart Family continued much of the tradition of Christmas, with some slight Covid modifications. In lieu of gathering at St. George's, the Franklin crew was together with us at our home, while the Clarksville crew stayed in their home. Also, with two new additions this year: James Coleman Hull (born in May) and Easton Arnold Coleman (born November), our family continues to grow.



Room to Grow...



Volume 14 Issue 10

December 2021

Each Season of Christmas Gets More Special

Typically, each holiday season, I pay a visit to all my buyer clients for the calendar year and deliver a poinsettia to their home. However, this year with the pandemic restrictions, I decided to forgo that tradition so as not to invade the home space of families during the holidays. Even though I have both vaccines and the booster, I decided to not press the luck by having any additional encounter with clients and their families. However, I still have so very much for which to be thankful at this time of year.

One of the primary gifts is that we added two grandchildren to the family. One with the Franklin crew, James joined his brother Burton and his parents, Martha and Matt. And, for the Clarksville crew, Easton joined his siblings, Emerson, Ensley, Emalyn and Elliot, (frequently referred to as "the E's"). Perhaps with seven grandchildren, the family has finished the "expansion phase" and we now will just enjoy watching them all grow, but I may not have a vote.

This year has seemed like an oxymoron all year through. Each client I have encountered has willingly agreed to follow all CDC guidelines for protections during the home buying/selling process. Many have healthcare backgrounds which helps with understanding, but even clients who have no healthcare experience have appreciated my approach. Upon being engaged by any client, I explain that I fall into the high risk group for developing complications if infected from Covid. I am 68 years old, have over health related comorbidities. I have found being honest with my clients about the process as we work together in a real estate transaction, that no one has taken issue with the precautions I have requested.

The greatest challenge in my work is finding adequate inventory to show to my buyer clients. If a buyer has any potential interest, they must be prepared to view the home the first day showings are available and, if they like the property, the challenge becomes writing an offer that has a chance of consideration for my client after only seeing the home for about 15-20 minutes. As usual, "cash is king," so anyone getting a mortgage is already disadvantaged, but putting together a strategic offer that involves a mortgage can still be accomplished. And, if an above list price offer is accepted, one still must be concerned about the property appraising for an amount acceptable to both the bank and that my client can tolerate. In my 25+ years of real estate, I have never seen such low levels of inventory, which may sound wonderful, but it is quite challenging.

Conversely, when an agent has a listing, it is the opposite effect. Sellers and seller agents are in the catbird seat due to the market. As such, a seller's agent can put rules in place to drive the outcome to be competing offers. This year alone, I had several listings that resulted in multiple offers. In each case we decided to have limited days of showings (usually one and a half or two days), with an offer deadline within 48 hours of going on the market. In conversation with the buyer's agent, I relayed the particular circumstances that would be most attractive to my clients. And, in each case, those circumstances were included in the offer.

So, the upshot when representing sellers, both the client and the agent sit in the cat bird seat, almost dictating how the deal must be structured. If representing a buyer, the agent must have the full confidence of the buyer with both thinking creatively to make the most attractive offer. All said, I am most thankful the 2021 calendar year was the most successful of my career, both in number of transactions and volume of transaction amounts.

The reality of the current circumstance in this area is there are two distinct variables fueling real estate. The phenomenal growth of Middle Tennessee and the city of Nashville is attracting many new citizens migrating to our area because of the local economy and continued growth. So much so, there is a shortage of available inventory for families relocating to our area. The second variable, is that some of the growth is pandemic related. Lack of building supplies, lack of available land and corporate moves by significant employers who are moving from more congested cities, particularly from California and the Northeastern states of Connecticut, New Jersey, New York and Massachusetts.

My hope is that the local market will settle down in 2022 to more normal conditions. If so, it would be easier for buyer clients and my psyche, but it would become disappointing for seller clients.

My hope for you and those you love is to have a memorable holiday season!



Sam's Latest Hits and Tips

Feedback from readers seem to indicate this section of my tome gets the most comments/readership. My guess is that the personal observations and sharing make it more desirable. This month I am sharing a family recipe we all enjoy on Christmas Eve. The recipe is not complex and it may be made in advance and frozen until needed.

Hanky Pankys

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|--|--------------------------|
| 1 pound hot pork sausage | 1 pound lean ground beef |
| 1 pound Velveeta Cheese | 1 teaspoon oregano |
| 1 teaspoon. garlic powder | 1/2 teaspoon basil |
| 1 loaf of Publix Baguette made with pumpnickel dough (special order). Sliced into thin slices. | |

Put rack in middle of oven and heat to 400°. Brown the meats in a large sauté pan. Drain pan. Cube cheese, then add to meat stirring on low heat until melted. Mix in spices. Spread about 1.5 tablespoons on each slice of bread and place on cookie sheets. Toasts can be heated immediately or (this is the best part) allowed to freeze on cookie sheet and stored in zip lock bag in freezer until needed. Broil at 400° for 3 minutes if thawed or 5 minutes if frozen. Great to have on hand when unexpected guests drop in.

Matt's Texas Two Step Cocktail

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|------------------------|---------------------|
| 8 ounces tequila | 8 ounces dark rum |
| 4 ounces Grand Marnier | 4 ounces Limoncello |
| 4 ounces sour mix | |

Mix all ingredients together. Freeze. Makes about 6 drinks

I hope your family enjoys these as much as we do!

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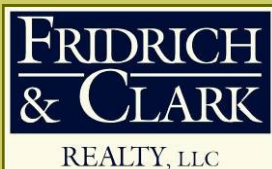
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Welcome to Sam Coleman's newsletter

Room to Grow...

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2021 Profile of Buyers & Sellers vs. 1981

2021 PROFILE OF HOME BUYERS AND SELLERS

1981 vs 2021

