

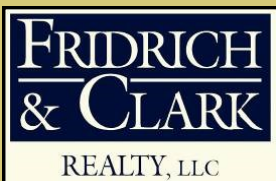
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### Sam's Special Points:

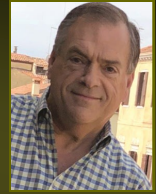
*"What is Christmas? It is tenderness for the past, courage for the present and hope for the future."*  
Agnes M. Pharo

- "Christmas is the day that holds all time together."  
Alexander Smith
- "He who has not Christmas in his heart will never find it under a tree." Roy L. Smith
- "The best of all gifts around any Christmas tree: the presence of a happy family all wrapped up in each other."  
Burton Hills
- "Christmas will always be as long as we stand heart to heart & hand to hand."  
Dr. Seuss
- "At Christmas, all roads lead home."  
Marjorie Holmes
- "Christmas magic is silent. You don't hear it -you feel it. You know it. You believe it."  
Eric Sevareid
- "I don't think Christmas is necessarily about things. Its about being good to each other."  
Carrie Fisher
- "...we are better throughout the year for having, in spirit, become a child again at Christmas time."  
Laura Ingalls Wilder

The Coleman/Stewart family Christmas gathering this year, like many, was totally different. We had a "FaceTime" gathering. Each of the 3 households stayed in their respective homes and simultaneously spent time together. We shuttled gifts, food and libations in advance so we could open gifts together, have our traditional food and, at least, have a Christmas toast. While difficult, it showed our love for each other in the midst of the global pandemic & kept our family tradition alive. I believe it will be a Christmas most



# Room to Grow...



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## Real Estate version 2020...

Working in Real Estate continues to be personally enjoyable, rewarding and providing my family a reasonable income. However, with the pandemic it is requiring changes in how business is conducted. Closings for the sale or purchase of a home are continuing with those sitting around the table limited to the buyer/seller & attorney. Previously, I attended all closings is the event of a last minute glitch. But, now I'm available by phone during the closing period along with the Lender. Thus far, it seems to be working. With the evolution of remote work, I am conducting virtual showings of homes for Buyers, particularly out of town clients. One simply starts a FaceTime call with the clients and shows the property. As the process evolves the potential Buyer eventually physically visits the home prior to making an offer.

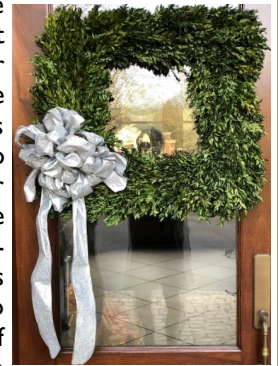
I have been referred by a Department Chair at Vanderbilt to someone the department is recruiting to join staff. I have spoken at length with the recruit and his wife, who is 7 months pregnant. The arrangement we have made for their first visit this weekend is unique for me. But, it seems reasonable and we will do our best to make it work. The candidate has already made a visit to his potential employer and there is mutual interest. But, as typical, the family has to decide if Nashville is a good fit for them. I have been asked to give them a tour of Nashville, with each of us in our separate vehicles and utilizing speaker phone with each other as I point out neighborhoods, traffic patterns, schools, entertainment, etc. Trying to ensure safety, I will only show them unoccupied homes to minimize risk of exposure. Once we arrive at a location going from home to home in tandem, I'll unlock the home, then step away for them to tour alone. If they have questions upon leaving, I'll go back into the property to attempt to answer their questions. While I am a little anxious about the process I will do my best to introduce them to housing options in the city. Touring the city in tandem seems easy -it's the showing tweaks that have me a little more concerned about it's utility. However I am keeping an open mind.

A second VUMC recruit is coming to Nashville in early January. For the visit, his wife and I will tour in tandem on Friday. The tour will also include Brentwood, Mt. Juliet and Lebanon, since the employee work assignment will include substantial staffing at the Vanderbilt hospital in Lebanon. For this one, I will have to do some preparation as I don't have limited experience in the Mt. Juliet or Lebanon marketplace. I have often remarked that buying or selling a home is essentially the same process regardless of location. But I've come to realize that it is the neighborhood nuances, shopping and schools that are pretty specific.

The Nashville market remains strong -almost at a frenzied pace. As an example, a couple who has asked me to help them find a home have realized you have to move fast. They want to secure a home in the Sylvan Park, The Nations or the 12South area. All areas where there is still a high demand and limited inventory. They now know they need to be prepared to decide quickly if they want to pursue a particular home. And, most of the homes they have pursued, have not been successful due to the fact that they are getting a loan. Cash is always king and being 1st time home buyers they don't have cash on hand to purchase a \$500,000 property. In addition to approval for a loan, their offers are contingent on inspection and appraisal. Recently, we wrote an offer to buy the home 'As Is' following inspection but still didn't get the contract due to their need to secure financing. My heart breaks for any young couple who is trying to buy a home in this current market. This couple is constantly looking in MLS to see if any new listing appears and, if so, we go see it first day on the market. Meanwhile, I am trying to network with all agents who focus on these neighborhoods to learn of a 'coming soon' property so that I can make sure that my clients see the property on the first day available for viewing. We are all hopeful that with their resolve to find a good home, in the right area at the right price, we will be successful by early Summer.

Working in a market such as Nashville, particularly some sections of the city, is quiet challenging. My work has most recently shifted focus to be an encourager to couples such as my young first time home buyers. At some point, we will be successful if they don't give up and can respond quickly. I can say that over the last few months they have gained confidence in me, but more importantly in each other that they will find a good home at the right price so that they can settle into Nashville for the long haul.

**My hope for you and those you love is to have a good New Year!**



## Sam's Latest Hits and Tips

"Survey says" - the simple things are what is appreciated most. Two simple recipes are:

### Salmon Roasted in Butter

|                                  |  |
|----------------------------------|--|
| 4 tablespoons (1/2 stick) butter | 2 tablespoons chopped fresh dill             |
| 2 tablespoons chopped parsley    | 1 salmon fillet, 1 1/2 to 2 pounds (skin on) |
| Salt                             | Freshly ground black pepper                  |
| Lemon wedges                     |  |

Heat the oven to 475'. Place the butter and half the herbs in a cast iron skillet and place it in the oven. Heat about 5 minutes, until butter melts and the herbs begin to sizzle.

Add the salmon to skillet, skin side up. Roast 4 minutes. Remove from the oven, then peel the skin off. (If the skin does not lift right off, cook 2 minutes longer.) Sprinkle with salt/pepper and turn the fillet over. Sprinkle with salt/pepper again. Roast 3-5 minutes more, depending on the thickness of the fillet and the degree of doneness you prefer. Cut into service portions, spoon a little of the butter over each & garnish with remaining herbs and lemon wedges.

### Blue Cheese Slaw

|  |                               |
|--|-------------------------------|
| One 6 cup package of shredded cabbage slaw mix | 3 green onions, thinly sliced |
| 1/2 cup mayonnaise                             | 1/4 cup buttermilk            |
| 1 teaspoon minced garlic                       | 3/4 cup crumbled blue cheese  |

Combine slaw mix and green onions. In food processor mix mayonnaise, buttermilk, garlic, 1/4 cup of Blue cheese, salt and pepper. Process until smooth. Pour over cabbage and mix. Stir in remaining blue cheese. Chill for 4 hours. The salmon with the slaw as a side makes for a great meal -one can even throw in a baked potato.

**Makes for a great meal in a hectic season!**

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*Welcome to Sam Coleman's newsletter*

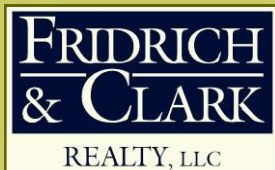
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## Real Estate Outlook for 2021

The 2020 housing market has been robust this year due to record low mortgage rates and a sudden wave of relocations made possible by remote work. Home prices have pushed new boundaries as Buyer demand continues to surge.

- **Sales are expected to grow 7%.** And prices are likely to rise another 5-7% on top of 2020's already high levels.
- **Continued gains for single-family construction.** Although at a lower growth rate than in 2020, Buyer traffic will remain strong given favorable demographics, a shifting geography of housing demand to lower-density markets and historically low interest rates.
- **Technology will continue to impact the homebuying process.** Currently, with increased Google street views, virtual showings and, yes -Sam walking through homes using FaceTime to show homes to clients, the process has gotten easier. Some closings are now being conducted virtually.
- **Exiting 2020 with a number of dynamics that will keep the crazy housing market going.** There is incredibly low inventory, with less than 500,000 homes for sale nationally and mortgage rates at 50-year lows.
- **Working from home seems to be here to stay.** And, for those who can work from home, there is beginning to be a change. For example, homeowners are seeking more space for work from home and "family free-time" space.

**Give me your feedback at [samcoleman@comcast.net](mailto:samcoleman@comcast.net)!**