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# Between FRIENDS

**B**uying or selling a home on your own in the middle of summer is a lot of work! Contact me and let my knowledge and experience be your guide.



**L**ooking to buy a new home? Now is the time to make the move! Of course, investing in a new home is more than just a financial decision—the pride that comes with homeownership is truly priceless.

I recommend including an Old Republic Home Warranty Plan to all my clients, whether they're buying or selling. A home warranty helps protect your budget from unexpected repair or replacement costs caused by the breakdown of your home's heating, plumbing, electrical systems, and most built-in appliances—before, during, and after the sale. Optional coverage choices are available for buyers to custom-fit the warranty to the unique needs of their new home.

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*People Helping People*

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your real estate professional to learn more.

**N**eed expert advice before buying or selling a home? Call me! I can offer guidance on home staging, financing, negotiation, and more.



## Health & Safety

### Curb Hunger the Healthy Way

**E**xcessive appetite can be distracting and may lead to weight gain if you're always feeling hungry. Below are some tips to help curb your hunger!

**Drink water:** According to nutritionist Alissa Rumsey, "mild dehydration is often masked as feelings of hunger." If you're feeling hungry, drink water before reaching for a snack. Similarly, drinking water before meals can increase the feeling of fullness. Research shows that drinking two cups of water approximately 30 minutes before a meal can help you eat less food.

**Find the fiber:** Starchy carbs like chips, pastries, and cookies don't send the "I'm satiated" signal to your brain. Instead, they cause your blood sugar to spike and plummet, leading you to feel hungry all the time. Snack on complex carbs rich in fiber, like almonds, oats, or beans, to moderate your blood sugar and help you feel fuller longer.

**Eat mindfully:** Conscious, mindful eating allows you to contemplate what, how, and why you're eating, and focus on the relationship your body has with daily sustenance. Mindful eating is not a diet, but it can act as a barrier to overeating. When you slow down and experience food more intensely—especially the pleasure of it—you may eat less and still be satisfied.



## Real Estate Today

### Alternative Financing Options

**A**s mortgage interest rates rise, so does the appeal of unconventional financing options. Homebuyers don't have to use a bank to get a loan with these options:

**Peer-to-peer (P2P):** Borrowers get a loan from a group of individual lenders (or peers). P2P lenders are more likely to approve lower credit scores, and interest rates and fees are usually lower than those offered through a bank.

**Private/hard money:** Available for those unable to get approved through a traditional source. Hard money lenders use the property, not the buyer's creditworthiness, to secure the loan. Loans are usually short-term through private investors.

**Seller financing:** Here, the home seller carries the mortgage for the buyer who makes monthly payments with interest to the seller. Both parties sign a promissory note outlining interest rate and terms of repayment.

Research your options and speak with a mortgage professional before deciding how to finance your home purchase.



## Savor the Flavor

## Melon and Prosciutto Salad

**1 cantaloupe or honeydew melon, halved and seeded**  
**10 slices of shredded prosciutto (or more to taste)**  
**1 Tbsp fresh mint, minced**  
**1 Tbsp fresh basil, minced**  
**2 Tbsp olive oil**  
**1 Tbsp white balsamic vinegar**  
**1 Tbsp honey**  
**Salt and ground black pepper, to taste**  
**Fresh mozzarella or burrata cheese, optional**

Cover and chill cantaloupe or honeydew melon halves in the refrigerator for 30 minutes to an hour.

Using a melon baller, scoop balls from the melon halves and place in a large mixing bowl. Add shredded prosciutto and sprinkle with mint and basil.

Combine olive oil, vinegar, honey, salt, and pepper in a small bowl and whisk together. Pour over melon and prosciutto. Toss gently to coat. Add more herbs, salt, and pepper to taste.

Serve immediately.

Optional: Add mozzarella slices or serve alongside burrata cheese for a richer salad.



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## Household Tips Tips for a Mold-Free Home

**M**old is not only unsightly, it can cause serious health issues if left untreated in your home. According to Johns Hopkins University Press author and mold expert Jeff May, mold needs three things to grow: moisture, air, and something on which to feed (usually cardboard, fibers, dust particles, etc.). Mold spores are everywhere, so it's vital to take precautions to keep your home mold-free.

1. **Control moisture and humidity.** Keep basements warm in winter and dehumidified in summer. Grade the ground around your home to slope toward the street to prevent standing water. Repair leaks as soon as possible, and keep gutters clean to prevent moisture seepage. Don't overwater plants/yards.
2. **Store items off the ground and away from walls.** Cardboard boxes and other items should be kept several inches off floors with enough space between them for air flow. Dust frequently. Metal or plastic shelving is better than wood or other organic material.
3. **Ensure proper ventilation.** Bathrooms and kitchens should be ventilated with fans or windows. Fans should vent to the outdoors, not to attics. Leave bathroom doors open after bathing to dry out the room.

