



FRONT PORCH NEWS

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Why you need loan pre-approval before house hunting

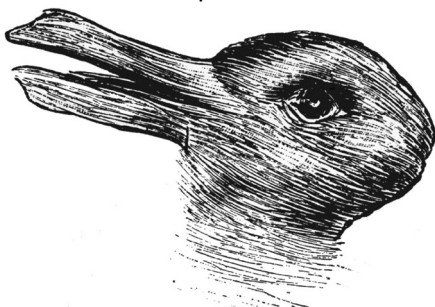
I'm often asked, "I'm just starting to look. When do I need to talk to a lender?" My answer is usually right away. Why? Mainly because I've seen time and again how someone is "just looking," and then they unexpectedly "find." Having a loan pre-approval in hand makes it more likely you'll be able to buy that home. Call or text for a good lender referral and to start your house hunting process.

Call for a no-obligation consultation **317-319-9012**



Enjoy this spring bunny...or duck?

A classic optical illusion.



What gives a house charisma & charm?

Have you ever noticed that some houses seem to ooze more personality than others? What makes that happen? Often, it's special features, like bay windows or decorative façades. Sometimes it's as simple as a bright red front door or a gnarly tree out front. Inside, it might be playful finishes.



House in Yerevan, Chile

A good architect can design personality into a home from the start. Famous houses like Fallingwater and the Yerevan House have a natural presence that makes them unforgettable.



But even builder-grade suburban homes can develop personality through small human touches: a garden nook where you enjoy morning coffee, a welcoming pergola over the front entry, distinctive trim, creative paint choices, or collections you've curated with care.

Personality comes from the feeling that a home wasn't assembled from a checklist but shaped by the people who live there.

Buyers respond to that feeling more strongly than they expect. After a day of touring properties, the homes with character are the ones they remember—and the ones that often receive the strongest offers.

If you're preparing to sell, it's worth thinking about what gives your home its personality and enhancing those elements. If you're not sure, ask others what they think gives your home character. Because you're not just selling a house. You're selling the feeling of being home.

Thinking of buying investment property out of the area?

Check out this guide to help you plan.
Call or text me or scan the QR code. 317-319-9012



Why cluttered rooms can feel stressful

A cluttered room can feel suffocating—and science explains why.

You may not even notice it happening. The stress is subtle and often subconscious. A living room scattered with toys, a kitchen counter crowded with appliances, an office buried in books, papers, and cords.

Even if you try to ignore it, the stress is real.

Visual clutter overwhelms the brain's processing capacity, forcing it to constantly sort through irrelevant stimuli. This raises cortisol—the body's stress hormone—and makes concentration harder.

Psychologists have found that people living in cluttered environments often report higher fatigue and lower satisfaction with life.

As our lives become more complex, many people are reclaiming calm by simplifying their surroundings. By decluttering, and even embracing the idea of minimalism, we're gaining a sense of order that is restful.

Being tidy isn't just about neatness. It's about giving your mind a little more room to breathe.

The fascinating oily origins of soap

Soap is one of those everyday things we rarely think about. It sits quietly beside the sink, doing its job, asking for very little credit. But its origin story is surprisingly gritty.



Historians trace soap back at least 4,000 years. The earliest version wasn't a neatly wrapped bar with a pleasant scent. It was a rough mixture of animal fat and wood ash discovered by ancient people who noticed something interesting when cooking fires met leftover grease. The ash contained alkaline salts, the fat provided the oils, and together they produced a primitive cleaning substance.

The Romans even had a legend about it. According to the story, rain washed animal fat and ash from sacrifices on Mount Sapo down to the riverbanks where people did their laundry. They noticed the mixture helped loosen dirt from their clothes. Whether that tale is true or not, the name "soap" may have come from that hill.

Later, soap makers discovered they could also use plant oils. In medieval Spain, Castile soap was made from olive oil instead of animal fat, creating a milder soap that was popular in Europe.

Today's soaps are far more refined and scented with everything from lavender to sandalwood. But every bar still relies on the same simple chemistry discovered long ago: oil, ash, and a little human curiosity.

April Quiz Question

What belongs to you but is used more by others?

Keeping with the spring theme...

How Fabergé Eggs are related to Easter eggs

Long before the famous jeweled eggs, decorated eggs were already a meaningful spring and Easter symbol in Eastern Europe. In places like Ukraine, Poland, and Russia, people saved up eggs over lent, then carefully decorated them with dyes, wax patterns, and symbolic designs to give as gifts. These eggs represented new life, good fortune, and protection for the household.

By the 1800s in imperial Russia, this tradition took a much more extravagant turn. The Russian royal family already exchanged decorated Easter eggs, but in 1885 Tsar Alexander III commissioned the jeweler Peter Carl Fabergé to create a special Easter egg for his wife. Instead of a dyed shell, Fabergé crafted an elaborate egg from gold and enamel, with a surprise hidden inside. Fabergé eggs were a jeweled version of the same Easter gift concept that ordinary families had practiced for centuries, and as many of us still do today.



Thank you, friends!

Thank you to all of you who you have been part of my business world.

Quiz Contest—Win a FREE Coffee Card

Email me the answer to the question on **page 2**. Put the word **QUIZ** in the subject line. tim@lordrealestategroup.com

- **Last month's Q&A:** *George and Lee drink coffee. Susan and Don drink soda. Using logic, is Selena more likely to drink coffee or soda? Coffee: There are two e's in her name.*

Congratulations to last month's winner!



New Hope Word Search

N P W V C Q R E A S T E R C
 Z U Y C W H A Z S H A M L T
 Q D R P E I I B G P J M L U
 M D G Z K S N R R A R F R B
 Y L B Z K O B S P E R O P P
 Z E U U P C O P C I E D U P
 N S D M N U W L L D N Z E T
 S S R U Y N F O O L S G Y N
 O G T C M O I K U A B Z T G
 Y A D H T R A E D K N R Y F
 S H O W E R S Y S B Y J Q S

SHOWERS	BUNNIES	BREEZY
EASTER	EARTH DAY	CHIRPING
FOOLS	SPROUT	PUDDLES
GARDEN	RAINBOW	CLOUDS



A prompt that makes your AI smarter

I came across an interesting trick for getting better answers from AI. It's called the **glitch prompt**. After the AI gives its response, you insert the prompt, which gets it to look

for mistakes, missing steps, weak assumptions, or things it made up. Then it rewrites the answer and gives a confidence score.

The idea is that AI usually works in fast "answer mode." The glitch prompt forces it into **self-check mode**, which often improves the result, especially with ChatGPT. It doesn't make the AI perfect, but testers found it noticeably reduced errors.

Here's the exact prompt: *"Pause — I think there may be a glitch. Review your previous answer for: mistakes, missing steps, unsupported assumptions and invented details. Then rewrite the answer more carefully and give a confidence rating from 1–10."*

Time for Mother Earth

Earth Day is observed in 190 countries on **April 22**. With so many distractions in the world today, it's important to remember we only have this one planet to work with.

Earth Day began in the US at a time when rivers were catching fire, cities were blanketed in smog, and pollution was rampant.

On April 22, 1970, about 20 million Americans participated in rallies and cleanups, helping push environmental issues into the political mainstream. Today, we're reminded that pollution controls give us clean air, water, and food. And, yes, those controls must somehow be balanced against economic needs.

Everyone loves 'Mediterranean Style'

Stucco walls, clay tile roofs, and arched doorways are common in the US Southwest. These features trace back to Spanish and Mexican settlers, who built missions and ranches resembling Mediterranean villas.



The style surged in popularity after the **1915 Panama-California Exposition** in San Diego. Architect Bertram Goodhue designed the fair's pavilions in an elaborate Spanish Colonial style, and visitors loved it so much the look spread across California overnight. Today, the appeal endures, and the warm, romantic, inviting style can be found almost everywhere.

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A New Way to Tap Home Equity—But Buyer Beware

There's a new way homeowners are tapping into their equity — and at first glance, it sounds almost too good to be true. You receive a lump sum of cash today, make no monthly payments, and pay no traditional interest. In exchange, an investor receives a percentage of your home's future value when you sell or refinance.

These arrangements are often called **home equity agreements** or **shared equity agreements**. They appeal to homeowners who are equity-rich but cash-poor, don't want to refinance into a higher rate, may not qualify for a HELOC, or simply want to avoid another monthly payment.

But beware. While the cost isn't paid monthly, it can be substantial later. If your home rises significantly in value over the next 5–10 years, the investor's share rises with it. What feels like a fair trade today may look very different when it's time to settle.

That doesn't make these agreements automatically bad. It just makes them complicated. And complicated financial tools deserve careful math and clear advice before signing. Before trading a piece of your home away, ask whether short-term relief is worth the long-term cost — and speak with a qualified financial expert or mortgage professional first.

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