



# FRONT PORCH NEWS

Tim Lord | 317-319-9012 | [www.lordrealestategroup.com](http://www.lordrealestategroup.com)

## Are You Ready for a Listing Consultation?

Have you decided to sell this year? Here's a brief outline of what you can do to get ready.

1. Start with a walk through of your home from the perspective of a buyer. Note what stands out, and what needs attention.
2. Tackle small repairs, declutter, and consider a light refresh where it counts.
3. Gather documents, review your timeline, and get a rough idea of your home's value.
4. Talk to me soon. A short conversation can help you prioritize, avoid missteps, and map out a strategy so you're ready when the time feels right.

Contact me for an appointment:

**Tim, 317-319-9012**

## Is it real or AI generated?

Can you tell the difference? Turn to page 3 to find out.



## Get that "Just Moved" Feeling—without Moving!

Many people making real estate moves this spring are feeling a surge of optimism and energy. It's a feeling that often comes with big life changes. Moving, in particular, is full of possibility and potential—new space, new routines, and new surroundings.

Of course, many of us aren't moving this spring, but we still want that fresh sense of optimism and energy. What can we do?

There are plenty of ways to create 'change energy' in our lives. We can remodel our homes (even rearranging furniture can spark a renewed sense of possibility). Or we can start a new project, take a vacation, or finally buy that sports car (hello, midlife moment). We might start writing a book or volunteer.

The bigger the change, the more energy it tends to generate.

Here's something interesting: that urge for renewal isn't random. Neuroscience suggests our brains are wired to respond to new beginnings. When we feel more engaged, our mood lifts. Even the anticipation of change can boost our energy, which is why making plans can be so satisfying.

Making a change—big or small—is a great way to head into spring. And if your version of "something new" happens to involve real estate, let's talk. ~Tim

## How to look at a home with the home inspector

Check out this guide to help you get the most out of the inspection. Scan the QR code to read now.



## Breaking the Golden Rule of Mortgages

A couple recently came into a cash inheritance and made an unusual decision about what to do with it. In their mid-forties, both professionals, they chose to pay off their 7-year-old mortgage instead of investing the windfall. Most financial advisors would throw up their hands in horror. A mortgage is one of the lowest-cost forms of borrowing you'll ever have.

But to this couple, it was a delight. In an instant, their biggest monthly bill just... disappeared. No more mortgage payment, just basic housing costs. That shift gave them options. One stepped away from full-time work, the other cut back hours. The decision wasn't about maximizing returns. It was about removing what they called the "psychological weight" of debt.

Here's the takeaway for homeowners: sometimes the best financial move isn't the mathematically perfect one. It's the one that simplifies your life. Reducing your biggest expense can create flexibility, lower stress, and open doors you didn't expect.

If you have a windfall coming, or can afford larger chunky payments, it's worth having a conversation with your financial planner. If you need a referral, I'm happy to point you in the right direction.



## May Quiz Question

*Which of these sequences does not belong with the others?*

*(No math needed)*

*1011, 2223, 3940, 5646, 8990*

## Are 'They' Listening through Our Devices?

Ever talked about something—then suddenly seen an ad for it? It's easy to feel like your phone or Alexa is secretly listening. And sure, it can feel that way. But in most cases, it isn't.

Tech companies say they don't use your microphone for ads, and they don't really need to. Instead, they rely on huge amounts of data—your searches, clicks, location, and even what people around you are interested in—to predict what you'll want next.

Humans are surprisingly predictable, so the ads often feel spot on. That diaper ad? It's more likely tied to your recent searches for baby wipes or strollers than your conversation.

The real explanation is less spooky, but more powerful (or maybe more spooky): algorithms know you so well, it feels like mind reading.



## How to Buy Your Next Washing Machine

It's not something we want to spend money on, especially between \$400 to \$1,400! But if you're needing it, there's no getting around it. Here's some help:

First, **when it comes to cleaning**, higher-end machines tend to be gentler on clothes, while cheaper models that rely on agitators are a little rougher on clothes. That's it.

The **real differences are in the machine itself**, not so much the cleaning. Pricier machines wash more with less water. They're built better. They're designed to last about 12 years.

Cheaper machines are made with low-quality plastic parts and pre-printed circuit boards that can't be repaired, requiring replacement every 5 or so years. They're designed to break.

To buy right, look for the lowest-priced machine that offers solid build quality. Here are the signs:

- 1) Weight** (yes, really). Heavier machines have more metal and less plastic.
- 2) Warranty length** on the motor or drum is a quality signal.
- 3) Simpler controls**. More buttons and touchscreens = more things to fail.
- 4) Door and hinge feel**. Open and close it. Does it feel solid or flimsy?
- 5) Repairability**. Check if parts are available and service is common. If it's hard to fix, it's been designed to be replaced.

## 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](mailto:tim@lordrealestategroup.com)

**Last month's Q&A:** *What belongs to you but is used more by others? Your name.*

- Congratulations to last month's winner!



From page 1: The 'Bubble Palace' is a real place on the French Riviera. Google it to see interior images. It's pretty amazing!

## Moms & Grads Word Search

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

MOTHERS  
 MAYPOLE  
 MAY DAY  
 FLOWERS

GRADS  
 GIFTS  
 FINALS  
 EXAMS

MEMORIES  
 TAURUS  
 GEMINI  
 EMERALD



## What's the difference between an algorithm and AI?

Andy Weir, author of *Hail Mary*, says it succinctly

in this quote from the book:

*"Are they artificial intelligence of some kind?"* Stratt asked.

*"No,"* said Lamai. *"We do not have time to develop a complicated neural network. This is a strictly procedural algorithm. Very complex, but not AI at all. We have to be able to test it in thousands of ways and know exactly how it responds and why. We can't do that with a neural network."*

Sounds like it comes down to uniform predictability, and as many of us know, that's not something we can easily get from AI.

## A Mother's Day Tribute



## Things I've Learned from my Children

- A 3-year-old's voice is louder than 200 adults in a crowded restaurant.
- When you hear the toilet flush and the words "Uh-oh", it's already too late.
- Always look in the oven before you turn it on. Plastic toys do not like ovens.
- Legos will pass through the digestive tract of a four-year-old. Duplos will not.
- Play Dough and Microwave should never be used in the same sentence.
- Add your own: \_\_\_\_\_

## Is It a Town, Row, or Terrace House?

If you've travelled between the US, Canada, and the UK, you might have noticed that a particular type of home looks the same but is called something different in each place. In the US it's called a Townhouse. In Canada it might be a Row House. And in the UK, a Terraced House.

Each is a narrow, multi-storied home, designed to use land more efficiently. Row House is the most obvious of the names, as the homes are all in a row. Terraced Homes comes from the idea that visually rows of homes sit on terraces on a hillside, like a garden. And the idea of a Townhouse came literally from a time when wealthy country people owned a narrow house in the city; their 'town' house.



# FRONT PORCH NEWS

Tim Lord  
Lord Real Estate Group  
PO Box 68693  
Indianapolis, IN 46268  
RB14028457

Order online or with app—Fox Ordering or Grubhub—Order online or with a pp—Fox Ordering or Grubhub



**Los Rancheros**  
7125 Georgetown Road  
317-298-7670  
[www.losrancherosindy.com](http://www.losrancherosindy.com)  
Authentic Mexican Cuisine

Hours:  
Mon - Thurs - 11 AM—10 PM  
Friday - 11 AM—10:00 PM  
Saturday - 11 AM—10:00 PM  
Sunday - 11 AM—9:00 PM



71st St.  
Georgetown Rd.  
Los Rancheros



Sponsored by Lord Real Estate Group

**\$5.00 OFF**  
Any \$30 Or More  
Purchase  
Excluding Sales Tax  
Offer valid through December 31st 2025  
Georgetown Road Location Only  
Please present coupon when ordering.  
Offers cannot be combined or used with  
daily specials.

Order online or with app—Fox Ordering or Grubhub

Please share my newsletter with your friends & neighbors!

## For Small Landlords, Non-Paying Tenants Can Be a Nightmare

For small, mom-and-pop landlords, a non-paying tenant isn't just frustrating—it can quickly become a financial crisis. Unlike large operators, they don't have the cushion to absorb months of missed rent. And turning to housing court isn't the quick fix it once was. Delays, procedural hurdles, and drawn-out timelines can leave a unit tied up far longer than most small landlords can realistically afford. What other options do they have?

- One is using structured payment plans, giving tenants a path to catch up—if it's handled early and in writing.
- Another is cash-for-keys, offering a financial incentive for tenants to move out voluntarily, often saving time and money in the long run.
- There's also a shift toward risk management with rent guarantee insurance that can offset losses
- Low income housing voucher programs offer more reliable payment streams and may be a future option.
- Sometimes a professional property manager is more experienced and able to handle rent challenges more effectively than the owner.

None of these are perfect. But waiting for courts to solve the problem is often the most expensive strategy. Call me if you'd like to discuss selling your small investment property or you need a property manager.

**Tim Lord**  
**317-319-9012**  
[tim@lordrealestategroup.com](mailto:tim@lordrealestategroup.com)

