

## Parting With Sentimental Clutter

It's a new year, so what better time to practice the art of letting go of your sentimental clutter, to clear your space and mind? Letting go of sentimental clutter can be challenging, so for some tips on making it easier, keep reading.

Ease into it by **starting with a small, non-sentimental, decluttering task**, such as weeding out a junk drawer, or getting rid of kitchen duplicates, expired products, or items that don't work anymore.

As you move on to decluttering everywhere, **set aside all your sentimental items**.

Next, **categorize** your sentimental items into four boxes: (1) keep, (2) donate/sell, (3) toss, and (4) undecided (schedule a date to revisit them). When making these decisions ask yourself: *does this item bring up pleasant memories, do I have space to keep or display it, and would this be appreciated more by someone else?*

To get rid of as much clutter as possible, **separate the item from the memory** by taking a photo of the item or writing about the memories associated with it. This can help you preserve the memory while freeing up space. If you have multiple items associated with the same memory, consider keeping just one of them.

**Let go of guilt.** Be honest with yourself. Is the item sentimental, or you are just keeping it because you don't want to offend whoever gave it to you? Maybe



it's a family heirloom that isn't part of your memories. And for those items you truly can't part with, instead of creating clutter, showcase them by **displaying them on a bookshelf or gallery wall**.

While it can be difficult to part ways with items that hold special memories, the sense of loss can be replaced with pride in knowing that someone else can appreciate it and give it a new lease on life.

## How to Avoid a Mortgage Scam

Scams are everywhere just waiting for you to take the bait if you aren't careful. For many homeowners, their home is their biggest asset, so dodging a mortgage scam takes on extra importance. These scams can take the form of false promises for better mortgage terms, wire fraud phishing schemes during the closing process, stealing your home equity with reverse mortgages, loan flipping (where the borrower is persuaded to repeatedly refinance the same loan so the lender can collect fees) and more.

To avoid being a mortgage scam victim, read on for some helpful tips.

- Shop around for qualified lenders. Check their status on the Better Business Bureau website.
- Your mortgage payment should not exceed 28 to 32 percent of your gross monthly income depending on the lender. If you have a lender that approves you despite this, run the other way.
- Never give money to a lender without a contract.
- Don't divulge personal or banking information in response to unsolicited

mortgage offers.

- Always read the fine print on any documentation and understand the terms before signing.
- Monitor your credit report for any unauthorized transactions.
- Don't work with lenders who discourage you from talking to a financial professional or lawyer.
- Avoid lenders who bully or try to pressure you.

For one final word of advice, be wary of offers that seem too good to be true. As the saying goes, "If something sounds too good to be true, it probably is."

## Think, Act... Live!

"I don't want to get to the end of my life and find that I lived just the length of it. I want to have lived the width of it as well." **Diane Ackerman**

"There is nothing stronger in the world than gentleness." **Han Suyin**