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HAPPY NEW YEAR!

Looking to do some self improvement this year? Don't call it a resolution, those are out. Instead, try out a vision board or a bingo card! It's a more visual way to represent what you're trying to accomplish, with smaller increments of success and more incentive to share.



Any kind of visual representation of your goals (like foods, places, activities, hobbies, etc.) is perfect for a collage that turns into a vision board. A simple 5x5 grid can hold 25 small goals for the year and be extra satisfying when you dab one of them off your list.

Still unclear? A quick social media search will give you thousands of examples and inspiration.

IN THIS ISSUE

- Here to There: The Bridge Loan Strategy
- Build Your Own Backyard Rink



HERE TO THERE: THE BRIDGE LOAN STRATEGY

Finding your next home can take weeks or months, while preparing and selling your current one comes with its own timeline. When purchase and sale dates don't line up, the transition can feel stressful.

That's where a bridge loan comes in. It acts as a temporary bridge between your current home and your next one, covering the financing gap so you don't have to carry two mortgages at once.

Here are some reasons a bridge loan is a great solution for you:

1. You want to take your time moving rather than do it all in one day
2. Your new home purchase closes before your existing home sale
3. You want to renovate before moving in
4. You need time to clean or empty your existing home
5. The housing market is hot and you don't want to miss a perfect property



How it works: With your lawyer and realtor, you'll arrange a bridge loan when purchasing your new home. The loan is repaid from the proceeds of your sale, with no cash out, and may require a collateral charge on the property being sold.

Next steps: Want to see if a bridge loan makes sense for you? Call or email me, there's no cost to review your options and run the numbers.



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BUILD YOUR OWN BACKYARD RINK

A skating rink in your own backyard? Yes, please!



A backyard rink is a fun way to keep kids active, entertain guests, and even create great social media content. Here's how to set one up with minimal fuss.

Start with a tarp: Line your skating area with a heavy-duty tarp sized to your space. Hardware stores are ideal so you can check quality in person, or invest in a reusable option if you plan to make it a yearly tradition.

Build a frame: Use scrap wood, 2x4s, logs, or even packed snow to create a border. Secure it well and make sure the tarp comes at least 10 cm up the sides.

Flood and freeze: Fill the rink with your hose until it's about 5 cm deep, then wait for it to freeze solid.

Add the extras: String lights for evening skating, chairs and blankets, a small carpet for skates, and maybe even a fire pit or heater nearby (at a safe distance).

Give it a try! And don't let the invite get lost in the mail if you do! ❄️📧



And that's it for January! It can be a long, dark month, but there's plenty to look forward to stepping into a brand new year!

Best of luck with any New Year's resolutions you've made, and I'll see you back here in February!

