



**Santa blessed our office with the best gift ever!**

No, not a puppy. Lower interest rates and higher loan limits! Interest rates are still keeping mortgage lenders on their toes. Learn why by [clicking here!](#)

Santa also brought brand new conforming loan limits for 2023. Jefferson County's limit of \$726,200 is a 12% increase over the 2022 limit. See the full list by [tapping here.](#)



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## Time is on My Side: Time Management Strategies for Swamped Professionals



Live Class Tues Jan 10  
from 11AM-2PM  
Register at [www.emilycaryl.com](http://www.emilycaryl.com)

### Time is On My Side: Time Management Strategies for Swamped Professionals

In Emily's next continuing education class, you will learn to adopt a time management mindset, develop productive habits, eliminate procrastination, and identify critical task management skills. The class is open to all who are interested. Real estate brokers will receive 3.0 CE credits. This LIVE class will be held on **January 10** from 11am to 2pm and lunch will be provided. More information and registration here: <https://www.emilycaryl.com/resources/continuing-education-classes>

Have a fantastic holiday season. We look forward to seeing you all in the new year!

In happiness & health,

Emily and Mirandy



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