

## **FREE Reports**

This document has all the FREE Reports you could ever want or need to help you with all your real estate transactions.

Index of reports:

**\*\*\*\* 14 Questions to ask a Realtor \*\*\*\***

**\*\*\*\* 5 Powerful Buying Strategies \*\*\*\***

**\*\*\*\* 9 Deadly Mistakes Home Sellers Make \*\*\*\***

**\*\*\*\* How To Get Top Dollar In Any Market \*\*\*\***

**\*\*\*\* Making the Move Easy on the Kids \*\*\*\***

**\*\*\*\* Six Ways To Beat The Stress Of Buying A Home \*\*\*\***

**\*\*\*\* Some Different Reasons to Own Your Own Home \*\*\*\***

**\*\*\*\* Things You Should Know about Moving \*\*\*\***

**\*\*\*\* When Selling a Home \*\*\*\***

**\*\*\*\* 14 Questions to ask a Realtor \*\*\*\***

- \* What is your guarantee?
- \* Do you personally answer all phone calls on the property?
- \* Can we cancel the listing if we're not happy?
- \* Do you have a personal assistant?
- \* If you don't call me back within 24 hours will you take \$50 off the escrow?
- \* May I see your personal Internet web site?
- \* What systems do you have in place that will keep you in constant contact with me during the listing and the transaction?
- \* Are you fully automated with your own personal computer, FAX machine, copier, pager, voice mail, etc.?
- \* What is your average market time vs. other agents' average market time?
- \* What professional designations do you have?
- \* I want to give my home the advantage of the latest marketing strategies. How much time & money do you invest each month in professional training?
- \* Can you give me a list of your clients who have closed escrow and can I call them?
- \* Why are you personally motivated to sell my house?
- \* Why should I list with you rather than any other agent who is calling?

[BACK TO TOP](#)

\*\*\*\*\*

## **\*\*\*\* 5 Powerful Buying Strategies \*\*\*\***

### **\* Don't Get "Pre-Qualified!"**

Do you want to get the best house you can for the least amount of money? Then make sure you are in the strongest negotiating position possible. Price is only one bargaining chip in the negotiations, and not necessarily the most important one. Often other terms, such as the strength of the buyer or the length of escrow, are critical to a seller. In years past, I always recommended that buyers get "pre-qualified" by a lender. This means that you spend a few minutes on the phone with a lender who asks you a few questions. Based on the answers, the lender pronounces you "pre-qualified" and issues a certificate that you can show to a seller. Sellers are aware that such certificates are WORTHLESS, and here's why! None of the information has been verified! Oftentimes-unknown problems surface! Some of the problems I've seen include recorded judgments, child support payments due, glitches on the credit report due to any number of reasons both accurately and inaccurately, down payments that have not been in the clients' bank account long enough, etc. So the way to make a strong offer today is to get "pre-approved". This happens AFTER all information has been checked and verified. You are actually APPROVED for the loan and the only loose end is the appraisal on the property. This process takes anywhere from a few days to a few weeks depending on your situation. It's VERY POWERFUL and a weapon I recommend all my clients have in their negotiating arsenal.

### **\* Sell First, Then Buy**

If you have a house to sell, sell it before selecting a house to buy! I haven't seen a contingent sale work in the last 3 years, unless it's with a new home builder who has other houses to sell and can afford to put one on a contingency. Let's pretend that we go out looking for the perfect house for you. We find it and you love it! Now you have to go make an offer to the seller. You want the seller to reduce the price and wait until you sell your house. The seller figures that's a risky deal, since he might pass up a buyer who DOESN'T have to sell a house while he's waiting for you. So he says OK, he'll do the contingency but it has

to be a full price offer! So you see, you paid more for the house than you could have because of the contingency. Now you have to sell your existing house, and in a hurry! Otherwise you lose the dream house! So to sell quickly you might take an offer that's lower than if you had more time. The bottom line is that buying before selling might cost you TENS OF THOUSANDS of dollars. I always recommend that you sell first, then buy. If you're concerned that there is not a house on the market for you, then go on a window-shopping trip. You can identify possible houses and locations without falling in love with a specific house. If you feel confident after that then put your house on the market. Another tactic is to make the sale "subject to seller finding suitable housing". Adding this phrase to the listing means that WHEN YOU DO FIND A BUYER, you will have some time to find the new place. If you don't find anything to your liking, you don't have to sell your present home.

#### \* Play the Game of Nines

Before house hunting, make a list of nine things you want in the new place. Then make a list of the nine things you don't want. I call this "NINE OF THIS AND NONE OF THAT". You can use this list as a scorecard to rate each property that you see. The one with the biggest score wins! This helps avoid confusion and keeps things in perspective when you're comparing dozens of homes. When house hunting, keep in mind the difference between "SKIN AND BONES". The BONES are things that cannot be changed such as the location, view, size of lot, noise in the area, school district, and floor plan. The SKIN represents easily changed surface finishes like carpet, wallpaper, color, and window coverings. Buy the house with good BONES, because the SKIN can always be changed to match your tastes. I always recommend that you imagine each house as if it were vacant. Consider each house on its underlying merits, not the seller's decorating skills.

#### \* Don't Be Pushed Into Any House

Your agent should show you everything available that meets your requirements. Don't make a decision on a house until you feel that you've seen enough to pick the best one. Go to the Multiple Listing computer with your agent to make sure that you are getting a COMPLETE list. In the late

1980's, homes were selling quickly, usually a few days after listing. In that kind of market, agents advised their clients to make an offer ON THE SPOT if they liked the house. That was good advice at the time. Today there isn't always this urgency, unless a home is drastically under priced, and you'll know if it is. Don't forget to check into the SCHOOL DISTRICTS of the area you're considering. Information is available on every school; such as class sizes, % of students that go on to college, SAT scores, etc. You can get this information from your agent or directly from the school.

\* Stop Calling Ads!

A word of caution - agents create ads solely to make the phone ring! Many of the homes have some drawback that's not mentioned in the ad, such as traffic noise, power lines, or litigation in the community. What's not mentioned in the ad is usually more important than what is. For this reason, I want you to be very careful when reading ads. Remember that the person writing the ad is representing the seller and not you! The most important thing you can do is have someone on your side looking out for your best interests. Your own agent will critique the property with an eye towards how well it meets your needs and will point out any drawbacks you should know about. So whether you decide to work with me or not, pick an agent you feel comfortable with and enlist the services of that agent as a buyer's broker. Then you become a client with all the rights, benefits, and privileges created by this agency relationship, and you're no longer just a shopper. Did you know that many homes are sold WITHOUT A SIGN ever going up or an AD EVER BEING PUT IN THE PAPER? These "great deals" go to those people who are committed to working with one agent. When an agent hears of a great buy, who do you think he's going to call? His client, who he has a legal obligation to work hard for you, or someone who just called on the phone and said "keep your eyes open"? So to get the best buy on a property, I always recommend that you hire your own agent and stick with him.

[BACK TO TOP](#)

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## \*\*\*\* 9 Deadly Mistakes Home Sellers Make \*\*\*\*

### Mistake #1. Using a real estate agent instead of a Realtor

When you're looking for help buying or selling property, it's important to remember that the terms "real estate agent" and "Realtor" are not synonymous. Realtors can provide an extra level of service, and to be a Realtor you must be a member of the National Association of Realtors (NAR). The equivalent organization in Canada is the Canadian Real Estate Association (CREA). Both are non-profit trade organizations that promote real estate information, education and professional standards. The National Association of Realtors also has earned a strong reputation for actively championing private property rights and working to make home ownership affordable and accessible. The NAR and CREA members adhere to a strict code of ethics founded on the principle of providing fair and honest service to all consumers. Realtor business practices are monitored at local board levels. Arbitration and disciplinary systems are in place to address complaints from the public or board members. This local oversight keeps Realtors directly accountable to the individual consumers they serve and therefore the consumer is more likely to find better service and accountability by using a Realtor.

### Mistake #2. Complacent marketing when selling a home

When selling your home there are no guarantees that the ultimate buyer of your home will have simply walked through the front door. In many cases you may have to bring your home to the buyer. Effective marketing will help ensure that your property receives maximum exposure to attract a ready, willing and able buyer in the shortest period of time. Ask your Realtor to list for you all of the ways he/she intends to market your home and on what time-line. Also, be sure to ask about the home being advertised on the Internet.

Mistake #3. Taking for granted the "curb appeal" of your home

When you're preparing your house for sale, remember the importance of first impressions. A buyer's first impression can make or break whether they even want to go inside for a look. It is estimated that more than half of all houses are sold before the buyers even get out of their cars. With that in mind, be sure to stand outside of your home and take a realistic "fresh look" and then ask yourself what can be done to make the "curb appeal" improve. Also ask your Realtor's opinion as to how to improve the curb appeal. It could make a huge difference in your final sales price.

Mistake #4. Forgetting about health and safety issues

Be upfront and disclose to your Realtor any problems with the property. The problems are going to be discovered anyway. A decade ago, health and safety issues were rarely a part of the typical real estate transaction. Today, however, it's common for inspections relating to health, safety, and even environmental concerns to be a part of most sales contracts. Moreover, in many states, the seller must disclose to the buyer any knowledge of existing property problems. In many cases, these issues have been or can be factored into the home's listing price.

Mistake #5. Forgetting what you would want to see if you were the buyer of your home

Remember that although people can be different in personality, they tend to be the same when it comes to expectations at someone else's expense. In other words, a prospective buyer would probably like to see a perfect home from top to bottom, inside and out, when it comes to your home. Try to do as many of the following items as possible to improve the likelihood of your home sale in an expedient way.

On the outside

- 1) Sweep front walkway.
- 2) Remove newspapers, bikes and toys.
- 3) Park extra cars away from the property.
- 4) Trim back the shrubs.

- 5) Apply fresh, clean paint throughout.
- 6) Clean windows and window coverings throughout.
- 7) Keep plumbing and all appliances in working order.
- 8) Maintain all sealant (window, tub, shower, sink, etc.) in good condition.
- 9) Make sure roof and gutters are clean and in good condition.
- 10) Mow the lawn frequently and plant flowers.
- 11) Keep pet areas clean.

On the inside

- 1) The kitchen and bathroom should shine.
- 2) Quick once-over with the vacuum; carpets should be clean.
- 3) Place fresh flowers in the main rooms.
- 4) Put dishes away, unless setting a formal display for decoration.
- 5) Make all beds and put all clothes away.
- 6) Open drapes and turn on lights for a brighter feel.
- 7) Straighten closets.
- 8) Put toys away.
- 9) Turn off television.
- 10) Play soft music on the radio/stereo.
- 11) Keep pets out of the way and pet areas clean and odor-free.
- 12) Secure jewelry, cash, prescription medication and other valuables.
- 13) Enhance the spaciousness of each room.

Mistake #6. Thinking you need to be in the home to explain things to a prospective buyer

You will be better served if you allow your Realtor to do their job without you there. Most potential buyers usually feel more comfortable if they can speak freely to the real estate professional without the owners being present. If people unaccompanied by an agent request to see your property, you should refer them to your real estate professional for an appointment.

#### Mistake #7. Not knowing how to price your home to sell

Perhaps the most challenging aspect of selling a home is listing it at the correct price. It's one of several areas where the assistance of a skilled real estate agent can more than pay for itself. Listing the home too high can be as bad as too low. If the listing price is too high, you'll miss out on a percentage of buyers looking in the price range where your home should be. This is the flaw in thinking that you'll always have the opportunity to accept a lower offer. Chances are the offers won't even come in, because the buyers who would be most interested in your home have been scared off by the price and aren't even taking the time to look. By the time the price is corrected, you've already lost exposure to a large group of potential buyers. The listing price becomes even trickier to set when prices are quickly rising or falling. It's critical to be aware of where and how fast the market is moving - both when setting the price and when negotiating an offer. Again, an experienced, well-trained agent is always in touch with market trends - often even to a greater extent than appraisers, who typically focus on what a property is worth if sold as-is, right now.

#### Mistake #8. Not planning your move earlier enough

Many sellers simply don't plan their move early enough and then feel totally overwhelmed at the time of moving out of the house. If you are able to move at any time of the year, don't wait until summer, the peak-moving season. Consider also that the first and last few days of the month are extra busy. If you plan to sell your house, get it on the market as soon as possible. Keep a record of all expenses related to the move, some of which may be tax deductible. Fill out the Personal Household Inventory for each room. This is important for establishing the amount of declared valuation for the shipment and as a permanent inventory for insurance purposes. List, as nearly as possible, the year of purchase and original cost of each item. Attach any invoices or records of purchase to the completed inventory. Prepare a separate high-value inventory if the shipment will contain articles of "extraordinary" value.

The following list includes items that might fall into this category:

- \* Antiques
- \* Art Collections
- \* Cameras
- \* China Collections
- \* Computer Equipment
- \* Crystal
- \* Figurines
  
- \* Firearms
- \* Jewelry
- \* Manuscripts
- \* Oriental Rugs
- \* Silver
- \* Stones Or Gems
- \* Tapestries
- \* TVs Or Stereos

Also, unless you have been given a binding, moving estimate where a firm cost is established in advance, the exact cost of a move cannot be determined until after the shipment has been loaded on the van and weighed. The weight on which charges are based is calculated by weighing the van before and after loading. The total cost of the move will include transportation charges, any charges for declared valuation, plus charges for any extra services performed at your request. All of these charges are based on tariff rate schedules.

Mistake #9. Using a "convenient" Realtor rather than using an experienced Realtor

When working with a real estate agent, it's critical that you have full confidence in that agent's experience and education. A skilled, knowledgeable agent should be able to explain to you exactly why your home needs to be priced at a certain level - compared to recent listings and sales of homes similar to yours. Experienced agents also know exactly what the current pool of buyers are looking for in relation to particular styles and price ranges of properties. A skilled agent can recommend changes that will enhance the salability of your home, thus increasing the price - and/or decreasing the length of time before a sale.

[BACK TO TOP](#)

## **\*\*\*\* *How To Get Top Dollar In Any Market* \*\*\*\***

The best chance for selling your property is within the first seven weeks. Studies show that the longer a property stays on the market, the less the seller will net. Below are 5 main factors to accomplishing this goal.

### **\* Pricing Factor**

It is very important to price your property at a competitive market value right when you list it. The market is so competitive that even over-pricing by a few thousand dollars could mean that your house will not sell. It's interesting, but your first offer is usually your best offer. Here are reasons for pricing your property at the market value right from the start in order to net you the most amount of money in the shortest amount of time.

An overpriced home:

- \* Minimizes offers
- \* Lowers showings
- \* Lowers agent response
- \* Limits financing
- \* Limits qualified buyers
- \* Nets less for the seller

80% of the marketing is done when we decide on what price to list your home. If you are unwilling to list at current market value, you would be better off not putting it on the market at this time.

### **\* Clean Factor**

Most people are turned off by even the smallest amount of uncleanness or odor when buying a home. Sellers lose thousands of dollars because they do not adequately clean. If your house is squeaky clean, you will be able to sell your home faster and net hundreds, if not thousands of dollars more. If you are planning on moving, why not get rid of that old junk now so that your house will appear larger? Make more space. Odors must be eliminated especially if you have dogs, cats, or young children in diapers or if you are a smoker. You may not notice the

smell, but the buyers do! Most agents have a difficult time communicating to their sellers about odor. If you employ an agent to get the most amount of money for you, please don't take offense if he must confront you about odor problems.

\* Access Factor

Top selling agents will not show your home if both the Key and access are not readily available. They do not have time to run around town all day picking up and dropping off keys. They want to sell homes! The greatest way to show a house is to have a key!

When your home is being shown, please do the following:

- \* Keep all lights on
- \* Keep all drapes and shutters open
- \* Keep all doors unlocked
- \* Leave soft music playing
- \* Take a short walk with your children and pets
- \* Let the buyer be at ease and let the agents do their job
- \* Paint & Carpet Factor

Paint is your best improvement investment for getting a greater return on your money. Paint makes the whole house smell clean and neat. If your house has chipped paint, exposed wood, or the paint looks faded, it is time to paint. If your carpet is worn, dirty, outdated, or an unusual color, you may need to seriously consider replacing it. Many houses do not sell because of this problem. Don't think that buyers have more money than you have to replace carpet. They don't. They simply buy elsewhere.

\* Front Yard Fact

Your front yard immediately reflects the inside condition of your house to the buyer. People enjoy their yards. Make certain that the trees are trimmed so the house can be seen from the street. Have the grass mowed, trimmed and edged. Walkways should be swept. Clean away all debris. Remove parked cars. This all adds to curb appeal. If a buyer doesn't like the outside, they may not stop to see the inside.

[BACK TO TOP](#)

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### \*\*\*\* Making the Move Easy on the Kids \*\*\*\*

Moving from one house to another is seldom easy and fun for adults and it can be especially troubling for the children. But if parents deal with their children's concerns and needs thoughtfully, much of that distress and discomfort can be avoided. Children see moves differently than their parent's do, and they benefit much less from the change in their comfortable routines, or so it seems at the time. Most often, a change in houses or communities heralds an important step forward for the adult members of the family. The family moves because Daddy or Mommy has a great new job or a promotion in reward for years of hard work. They move because financial success has allowed the purchase of a bigger and nicer house in a more costly neighborhood. They move because they can finally afford private bedrooms for each child and perhaps a pool in the back yard. In the 1990's, mobile and hard striving people typically live in a house for about four years and then move on as their careers or fortunes allow. That short time span is only a small percentage of the life-to-date for a 30 or 40 year old, but the same four years is half the life time of an 8 year old, and it includes almost all the years he or she can remember. To a parent, this house may be only the place they have lived recently. They think of it as a way station on the road of life. To kids, however, it may be the only home they have ever really known. This is their house, the place they feel safe and comfortable and thoroughly at home. A house is much more than a roof and walls to a child. It is the center of his or her world. A move threatens to take that sphere away and leave something totally strange in its place. The familiar friends, schools, shops and theaters, the streets, trees and parks - all will no longer exist for them. Everything soon will be strange, and they will live in someone else's world. The impact of a move on a typical child starts about the time he or she first hears that Daddy has accepted a promotion, and often continues for about a year, until the new house becomes home, and memories of the previous place fade. It's not usually necessary to announce this big change to children immediately, although they must hear about it from you before someone else breaks the news. Most teenagers see themselves as adult members of the family, and will probably feel they have been left out if they don't hear everything from the first day. But it is probably not a

good idea to tell toddlers and preschoolers until they have to know. There is no point in making them worry far in advance. Be sure to announce the move in a totally positive way. You might say how proud you are that Daddy's company has chosen him out of many other employees to manage a new office in Cleveland. Talk about what a beautiful city Cleveland is how good the schools are and how nice the people are. Tell truthful but very positive stories about how nice the new house will be. Ask them what the favorite things are in their lives now, and then try to make them happen in the new home. If the new home is too far away to allow a visit by the entire family after it has been selected, show the children pictures of it from every angle. Videotape it, if you can. Emphasize the positive views and be sure to include pictures of each child's new room. Try to name the house with some romantic description like "Oak Hill" for the big trees and the sloping lawn.

Sugar coating will help, but since children can quickly see the negative sides of most situations, every parent must plan to deal with their children's worries, fears and sorrows. The children will lose friends they may have known all their lives. They will leave behind their sports teams, their clubs and they're dancing teachers. They will have to start over in a new place, making friends, becoming accepted and fitting into different groups. Younger children need protection from fear of the unknown. Listen carefully to their concerns, and respond quickly to allay their apprehensions. It would be normal, for instance, for a young child to worry that his or her toy box and shelf of stuffed animals might be left behind. Find those anxieties and correct them. Probably the best tactic is to get the children actively involved in the whole process. Don't just promise to let them decorate their own rooms, for example. Take them to the paint store and let them bring home color swatches. Shop for bed spreads and towels and carpets. They must leave old friends behind so find ways to make that parting almost pleasant. Plan a going-away party and let them invite their own guests. Take pictures of everyone and make a photo album. If a child is old enough, send him or her out with a roll of film in the camera and the assignment to photograph the views they will want to remember. Some relationships will be extremely difficult to break and these will demand careful, thoughtful, personalized planning by both parents. How, for instance, do you move a 17-year-old 1,000 miles from her steady boyfriend? Expect that your children may be even more

distressed after the move than they were before it. The new house will not be beautiful the night after the moving van leaves, or for months after. The furniture won't fit the rooms. The curtains won't be up, and every spot on the floor will be covered with half-unpacked cartons. The children won't know anyone at school and, if you move during the summer, they may have little opportunity to meet anyone their age. You may be faced with many more problems in your new community that they will, but remember that you can handle them more easily than they can. They will need your help, and you should plan to give them the support they need. After the move, give each of them a long distance telephone call allowance so they can keep in touch with the people back home who matter the most to them. Buy a stack of picture postcards that show positive views of your new community, and encourage them to write good news messages to the friends and relatives they left behind. To make new friends, make sure the children don't vegetate in front of the television. Get them outside, where neighbors pass by. Have them pass out fliers to do baby-sitting or car washing. Encourage them to participate in as many school activities as they can handle. Get them on sports teams and into clubs. If they - and you - aren't making new friends fast enough, throw a housewarming party for yourselves and invite all the adults and children on the block. If serious emotional or attitudinal problems arise, however, help is usually available and probably should be sought. Ask a teacher for help. Consider professional counseling. Don't let a serious problem slide. Remember that the newness will wear off. New friends will become old friends and best friends. This new house may become the family homestead your grandchildren will visit every holiday season. There will be discomforts, but in the long run, everything will work out fine.

[BACK TO TOP](#)

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## \*\*\*\* Six Ways To Beat The Stress Of Buying A Home \*\*\*\*

DEATH, DIVORCE & MOVING are the three most stressful experiences in life. There are two very different kinds of needs that people have while moving. First there are the transactional needs, like finding the home that is just right for you, finding a seller who is realistic, negotiating the price, filling out the paperwork, handling the escrow, and arranging for the move. But there are also emotional needs that are involved when moving, and this is where the biggest stress comes in. Any competent agent will handle the transactional needs for you, but if your emotional needs are unfulfilled, you'll be frustrated and may not act in your own best interests. The ideal real estate agent is one, who is competent with paperwork and numbers, but can also guide, direct, and counsel you through the emotional ups and downs of moving. Here are the six best ways we've found to beat the stress.

1. Begin with the end in mind. Have an ultimate scenario of where you're trying to be. What will life be like when you get there? How will it be better than where you are now? Dwell on that picture and write it out, fill up at least a page about how it feels in the new place. This is imperative. Having the goal in front of you at all times energizes you to achieve it, in spite of setbacks and frustrations. Emotions will run high and you need an anchor. In childbirth, the Lamaze method teaches you to focus on one spot when enduring labor pains. In the Bible it says that Jesus willingly went to the cross by focusing on the joy He would have when it was over. In the same way, you too must focus on that future goal when anxiety threatens to get the better of you.

2. Be flexible. In your monetary calculations, always overestimate by a thousand dollars. In this market, anything can happen between contract acceptance and closing. It could be the inspections reveal areas of concern that the seller is unwilling to fix or the repair costs are higher than the amount limited in the contract. The interest rate could change which affects the necessary down payment and closing costs you will need to come up with. As your real estate team, we will strive to tie up loose ends as quickly as possible, but remember there is no

perfect world. Most buyers feel a bit overwhelmed when taking on a new mortgage and the responsibilities of a new home and we've seen many buyers get angry when it seems like the cost just keeps going up. Anger is caused when reality doesn't match up with the expectations you had in your mind. So if you anticipate this happening in advance, you won't get angry. In fact, it'll probably go better than you expected.

3. Trust in the process. There's just so much to do, it's easy to panic. You wonder if it will ever work out. In fact, when we bought our house, we couldn't eat for a day, we felt sick to our stomachs! You think you're taking a big chance, but the truth is you're giving yourself a big chance. Even though you can't see every step of the way, as you move towards your goals, the way opens up. We know that you haven't moved in a long time and it's a major upheaval in your life. But we've been there many times before, and we'll be looking out for you. Trust that we know the way to get you there.

4. Get knowledge. One thing you'll probably feel during this transition time is being out of control. It feels like everyone else has taken over your life. The seller, your lender, the appraiser, the inspectors, they all have the power to say yes or no to your moving plans. We'll try our best to let you know ahead of time, what your expenses will be, and what the unknowns are. We'll tie down the loose ends as soon as possible. We'll try to get your loan approved within a reasonable time frame. We'll educate you as best we can and let you in "behind the scenes" so you won't ever feel stupid or out of control.

5. What is your option? When things don't go as smoothly as you had hoped, don't let emotions take over. Always ask yourself "What is my option?" because there are always options. Let's pretend the lender takes longer than agreed upon to get your loan. He keeps asking you for more and more documentation until it feels like he also needs to know how many gold fillings you have in your mouth! You'll feel upset because you wanted to feel certain about the move and now you still have to live with the uncertainty. You want to say "Forget it, I'm fed up with this!" But what is your option? Find a new lender and start the process over again? That may take weeks, plus you will have to provide all the paperwork over again. If the lender is

trying his best, it may be better to give him a few more days.

Each case is unique, but when setbacks occur we've found that asking yourself this question helps to defuse the situation and restore clear headed thinking.

6. Seek entertainment. When there's nothing you can do about the situation, take your mind off of it altogether. Maybe you expected loan approval on Friday, but now it won't come until Monday. You hate being in limbo and feeling powerless. So do something else entirely, maybe something where you aren't powerless. Take a hike, play tennis, get out of town for the day. Watch a movie, pray, or pour yourself into your work. Whatever diversion works best for you; now would be a good time to engage in it. Just forget the situation and refuse to listen to those irritating thoughts when they come into your head. Think about something else instead and just take it one day at a time. To keep stress to a minimum, here's how I'll serve you when you work with me in buying your new home: Give my best-reasoned expert counsel and advice with your best interests in mind. Clarify your goals and motivation, and decide if moving is the wisest choice at this time. Provide recommendations and information to help your kids through all the changes. Negotiate effectively for you to get the lowest possible price for your new home. Treat your money like it was my own, shaving every expense possible. Protect your interests during escrow, keeping a detailed record of the transaction. Be your levelheaded sounding board or relief valve when the stress is overwhelming. Counsel you through the feelings of "buyer's remorse". Alert you ahead of time to every possibility so you feel more in control. Contact you daily during the last 10 days of the transaction to serve your needs. Provide guidance and help with movers, change of address, utilities shut off, cleaning, etc. Deliver your closing paperwork. Continue to give you information of value after the transaction... for life.

[BACK TO TOP](#)

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## **\*\*\*\* *Some Different Reasons to Own Your Own Home* \*\*\*\***

You've probably seen lots of financial arguments about why you should own your own home rather than rent. This includes budgeting (no rent increases) and the tax savings you'll most likely have. Now I'm going to give you some reasons you probably haven't heard.

Freedom to pursue other goals in life once the major goal of home ownership is achieved

Strange as it sounds, many of my first-time buyers have told me that once they bought the house, other things in their life started to fall into place. It's as if not owning took so much of their mental energy that other goals were not worked on until that big goal was reached. So buy a home and get on with your life!

A greater sense of belonging to the community

Once you own a home, you feel more attached to the city in which you live. You're more interested in what happens in town, to the roads, schools, and shopping areas. Some people even become involved in local politics, which you seldom see a renter do.

A commitment to something, a sense of stability

Home ownership is an anchor, something that cannot be pulled out from under you. You'll never get a notice that you have to move. You're kids will never have to change schools. It gives you freedom to plan years ahead.

You can change things, a feeling of being in control

It's your home. You can add to it, remodel it, change the landscaping, whatever projects you want. You have a feeling of being in control of something in your life. At work we don't always have control of what happens, but your home is your castle that you have dominion over. You can see what you're building take shape before your eyes.

More control over the children than in an apartment complex.

In a neighborhood, kids usually play in the yards or go to friend's houses a few doors away. My clients have told me that in an apartment complex they never knew where the kids were. They could be in any of hundreds of apartments, doing who knows what. In a home you get to know the neighbors and watch out for each other's kids.

Children do better in school and feel more secure

This one surprised me, but buyers have reported to me that their kids calmed down in school after they bought a house. I don't know why, but it seems to work that way. I remember a single mom watching her son play in the yard, making steps in the slope and building things. She didn't have to tell him to leave everything alone, like she did at the apartment complex. I guess kids feel the same need for control we adults do.

Time and money saved by not going to the Laundromat

A small point, but if you have kids, you know the value of this one. You gain a whole evening a week when you buy a house! The wash gets done in between other things, or while you're at work. What would you do with the extra evening you'll have? How about going out for dessert with your spouse with all those quarters?

We've been in a home of our own for so long; we take these benefits for granted. We've forgotten what it's like to be renters! If you have anything you can add to the list, please let me know via email. I'd love to hear from you!

[BACK TO TOP](#)

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## **\*\*\*\* *Things You Should Know about Moving* \*\*\*\***

### **In Search of a New Residence**

Subscribe to the area's local newspaper in advance of your move. It usually contains a large real estate section, which can be very helpful in giving you some idea of the type of housing available in the new city, as well as other useful information. Arrange for a house-hunting trip to your new city. When looking for a new home, take along a tape measure and a list of the exact dimensions of each of your major appliances and other large pieces of furniture. Measure the areas provided for them to be sure your appliances and furniture will fit. Establish credit in the new city. Ask your banker for a referral to a correspondent bank and to act as a credit reference. Preplanning Your Move Plan the move as early as possible. If you are able to move at any time of the year, don't wait until summer, the peak-moving season. Consider also that the first and last few days of the month are extra busy. If you plan to sell your house, get it on the market as soon as possible. If renting, give your landlord timely notice of your moving date. Keep a record of all expenses related to the move, some of which may be tax deductible. Fill out the Personal Household Inventory for each room. This is important for establishing the amount of declared valuation for the shipment and as a permanent inventory for insurance purposes. List, as nearly as possible, the year of purchase and original cost of each item. Attach any invoices or records of purchase to the completed inventory. Prepare a separate high-value inventory if the shipment will contain articles of "extraordinary" value.

The following list includes items that might fall into this category:

- \* Antiques
- \* Art Collections
- \* Cameras
- \* China Collections
- \* Computer Equipment
- \* Crystal
- \* Figurines

- \* Firearms
- \* Jewelry
- \* Manuscripts
- \* Oriental Rugs
- \* Silver
- \* Stones Or Gems
- \* Tapestries
- \* TVs Or Stereos

#### Estimate of Moving Costs

Unless you have been given a binding estimate where a firm cost is established in advance, the exact cost of a move cannot be determined until after the shipment has been loaded on the van and weighed. The weight on which charges are based is calculated by weighing the van before and after loading. The total cost of the move will include transportation charges, any charges for declared valuation, plus charges for any extra services performed at your request. All of these charges are based on tariff rate schedules. Owner's Responsibility It is the owner's responsibility to see that your mechanical, electrical equipment and appliances are properly serviced for shipping prior to the arrival of the moving van. For safe moving, have these items prepared by a licensed or properly trained technician. This service may be performed by a technician of your choice or by qualified personnel of the moving company. If the owner has failed to have an item serviced, the van operator may load and haul it, but will mark the inventory sheet, "Not Serviced-Loaded at Owner's Risk." Six to Eight Weeks before Moving Day Working with the Mover

\* Have the moving company conduct a household goods survey in order to furnish you with a written estimate, although the final cost will depend on the actual weight of your household goods after they are loaded on the van.

\* Before the removal list arrives, inspect the property. Include the garage, patio and any storage shed. Decide what to move and what to discard. Remember the cost of moving an item may be greater than the cost of replacing it.

\* Decide whether you want to do any of the packing or have it done by the moving company's experienced personnel. Show the removal list everything that is to be moved. Specify articles that are to be packed so the estimate will

include these charges. Any items that are later added to the shipment will add to the cost estimate.

#### Transfer of Personal Records

- \* Arrange for closing or transfer of charge accounts.
- \* Check personal insurance policies to see whether moving is covered. Transfer fire, theft and other personal property insurance to ensure coverage at the new home.
- \* Obtain transcripts of the children's school records and credentials from school authorities or secure transcripts of school records, if you prefer to take them along.
- \* Gather medical and dental records including vaccination data, medical prescriptions, dates of last examinations, history of past illnesses and so on.
- \* Ask your doctor and dentist to recommend colleagues in the new city. Be sure to check current telephone numbers and addresses of physicians, dentist and hospital, which will help when transferring your records.
- \* Obtain letters of introduction from your church, organization, club, and business Associates.
- \* Transfer, sell or resign memberships in clubs or associations. Report your move to any lending agency that you do business with. A lender's permission may be required to move personal property in which the lender has an interest.

#### Four to Six Weeks before Moving Day

Planning Your Packing if you plan to do the packing yourself, start collecting suitable containers. You can purchase specialized containers from most moving companies, such as:

- \* Small cartons for heavy items (books, record albums, and tools).
- \* Wardrobe containers
- \* Large cartons for bulky items (pillows, blankets, and stuffed toys).
- \* Medium-sized cartons for bulkier but not so heavy items (towels, linens, and small appliances)

## Collect other packing materials

- \* White paper
- \* Tissue paper
- \* Paper towels
- \* Non-printed paper
- \* Newspapers
- \* Tape or Strong twine for sealing containers
- \* Scissors or Sharp knife (keep out of children's reach)
- \* Felt marker to mark containers
- \* Notebook & Pencil for listing contents
- \* Labels or Stickers (Available from moving company)

Set goals and deadlines to ensure that all packing is completed by moving day. You may want to pack one room per week. Attach a list of contents to each carton. Separate and mark goods that will go into storage. Consider having a garage sale to dispose of unwanted items. If you donate clothing or household goods to charitable organizations, get receipts showing their approximate value for tax deductions? Remember that the cost of moving an item may be greater than replacing it. Begin to use up large supplies of canned goods and frozen foods. Buy only what will be used before moving. Places To Notify of Impending Address Change Utilities.

- \* Electric
- \* Gas
- \* Water
- \* Telephone
- \* Fuel
- \* Trash removal
- \* Professional Services
- \* Doctor
- \* Dentist
- \* Accountant
- \* Lawyer
- \* Real estate Agent
- \* Stock Broker
- \* Insurance Agents
- \* Life
- \* Health
- \* Fire
- \* Auto
- \* Boat
- \* Established Business Accounts

- \* Credit cards
- \* Motor Vehicle Department
- \* Finance companies
- \* Banks
- \* Department stores
- \* Government and Public Offices
- \* Social Security Administration
- \* Federal and state income tax offices
- \* Publications
- \* Newspapers
- \* Magazines
- \* Professional and trade
- \* Credit Card Companies
- \* Bank Cards
- \* Oil companies
- \* Store cards
- \* Other cards
- \* Miscellaneous
- \* Relatives and friends
- \* Business associates
- \* Book and record clubs
- \* Schools and colleges
- \* Church

Landlord, if you are a tenant. Tenants, if you are a landlord.

Two to Three Weeks before Moving Day

Let the post office know your moving date and new address. If you do not have a permanent address by the time you move, the post office will hold your mail and forward it upon written instructions from you. Phone the local business office of the Telephone Company. They can make arrangements for service in your new home and, on request, give out your new number when your present number is called.

Contact all service companies as listed:

- \* Electric
- \* Gas
- \* Water
- \* Fuel
- \* Cable TV

If possible, arrange to have utilities connected before your arrival. Make family travel plans. Reserve air or rail transportation and hotel accommodations as needed. Have your car prepared for the trip-tires, brakes, lubrication, oil change, and tune-up-as needed. Dispose of flammables such as fireworks, cleaning fluids, matches, acids, pressure cans or paint thinner. Drain oil and fuel from your power mower and other machinery. Discard partly used cans of oil, paint, syrup or any other substance that may leak. Carefully tape-seal and place in individual waterproof bags any jars of liquids or semi-liquids you do not wish to discard. Have rugs cleaned that are to be moved. Leave them rolled and wrapped when they are returned from the cleaners. If draperies are to be moved, have them cleaned and ready for alterations that might be needed in your new home. Collect items that are being cleaned stored or repaired (clothing, shoes, watches). Empty your locker at any club you are a member of. Return library books and anything borrowed from friends or neighbors. Also collect things you may have loaned. Decide what to do with your houseplants.

Set a date with a reliable service person to prepare your appliances for shipment, preferably the day before the move. Depending on the appliance, post service may be needed for refrigerator, freezer, range, washer, dryer and others. For more information, request a free booklet, generally provided by most Home Removal companies. Pianos and organs need to be prepared for moving by a specialized technician. Make arrangements to have utilities disconnected on moving day:

- \* Electric
- \* Gas
- \* Water
- \* Fuel
- \* Cable TV

Plan to keep your telephone in service through moving day in case last minute calls are necessary. Take pets to the veterinarian. Make sure identification tags are securely attached to the pet's collar.

Three Days before Moving Day

Instant Aid Box

Pack a box for instant needs on arrival. Mark the box "To be loaded last and Unloaded first." Package each group of items separately in labeled paper bags. Here are some suggestions.

- \* Cleaning
- \* Powdered detergent
- \* Sponge
- \* Paper towels
- \* Dish towels
- \* Dish cloth
- \* Kitchen cleanser
- \* Window cleaner
- \* Scouring pads
- \* Kitchen
- \* Paper plates, cups, napkins
- \* Plastic knives, forks, spoons
- \* Small saucepan
- \* Serving spoons
- \* Aluminum foil
- \* Snacks
- \* Easy-to-open cans of pudding
- \* Dry soup mix
- \* Sandwich spreads
- \* Jars of cheese
- \* Package of crackers
- \* Boxes of dry cereals
- \* Instant coffee, tea, chocolate
- \* Instant creamer, sugar, salt
- \* Bathroom
- \* Towels and face cloths
- \* Toilet tissue
- \* Facial tissue
- \* Soap, hand lotion, deodorant
- \* Toothbrushes and toothpaste
- \* Miscellaneous
- \* Reading materials
- \* Puzzles
- \* Last-Minute Packing
- \* Cellular telephone
- \* Light bulbs
- \* Flashlight
- \* Hammer, screwdriver, pliers, assorted nails and screws
- \* Shelf paper
- \* Trash bags and ties
- \* Children
- \* Coloring books and crayons

\* A favorite toy or two

Complete the "Take-with-Me Inventory" checklist in Appendix D. Check contents of drawers. Remove all things that can spill or break. Soft goods such as blankets, pillows, blouses, shirts and lingerie may be left in drawers. Pin clothing to hangers if it is to be moved in wardrobe cartons to keep it from slipping off. Remove items left in the attic or other storage areas. Empty the refrigerator and freezer so they can dry at least 24 hours before moving. Be careful not to overlook the defrost water pan. Failure to have the appliances completely dry can lead to mildew and unpleasant odor. For more information, request a free booklet, *Moving Appliances and Other Home Furnishings*, from United Van Lines. Be sure the water is emptied from your steam iron. Launder all soiled clothing prior to the day the appliance service technician is expected. Take the telephone directory with you for contacting former doctors, dentists, suppliers, etc., and for preparing holiday card lists. Pack suitcases for the trip to the new home. Put in extra clothing for emergencies. Consider packing a picnic lunch to eat while traveling. Take along snacks such as fruit and cookies for the children. Include towels for a quick cleanup. Arrange for a baby-sitter for moving day, or have older children look after the younger ones.

#### Moving Day

#### Loading Your Belongings

\* Be on hand when the movers arrive. Otherwise, it is important to let the movers know to whom you have given authority to take your place. Be sure this person knows exactly what to do. Remember the person may be asked to sign documents obligating you to charges.

\* Accompany the van operator through the house inspecting and tagging each piece of furniture with an identifying number. These numbers, along with a description of your goods and their condition at the time of loading, will appear on the inventory.

\* Be sure the condition of each item is recorded and the van operator has a clear understanding about what is to be loaded last. It is your responsibility to see that all of your goods are loaded, so remain on the premises until

loading is completed. After making a final tour of the house to be sure no items have been overlooked, check and sign the inventory. Get your copy and keep it in a safe place.

- \* Check to see the van operator has the exact destination address. Be specific as to where and how you can be reached pending the arrival of your household goods.

- \* Leave the phone connected throughout the moving day. Leave a note listing your new address in a conspicuous place in the house so the new occupants will be able to forward any of your mail inadvertently delivered to them.

Take a last look around:

- \* Water shut off?
- \* Gas shut off?
- \* Air-conditioning shut off?
- \* Light switches turned off?
- \* All utilities arranged for disconnection?
- \* Windows shut and locked?
- \* Have you left anything?
- \* Lock the house and leave the keys with a responsible person or in a prearranged location.

At Your Destination

- \* Contact the destination Removalist whose name appears on the forms signed as soon as possible and indicate where and how you can be reached.

- \* Make sure the house is ready for occupancy before the van arrives. If you have not already done so, contact the utility companies and make necessary arrangements for service. Ask if any of them provides free appliance connection service.

- \* Be on hand to accept delivery of your household goods. Otherwise authorize an adult as your representative to accept delivery and pay the charges for you. Inform the Removalist of the person so authorized. On the day of delivery, the van operator will attempt to contact you by phone and make an appearance at the residence if unable to reach you. If no one appears to accept the shipment within the free waiting time, the goods will be placed in storage at the owner's expense.

\* Check your household goods, as they are unloaded. If there is a change in the condition of the property from that noted on the inventory at the time of loading or if any items are missing, note any damage and/or missing items on the van operator's copy of the inventory sheet. By signing the inventory sheet, you are acknowledging receipt of all items listed. Personally report any loss or damage to the moving company agent at destination immediately. (You must file the claim yourself; the van operator cannot do it for you.)

\* To save time and confusion, place a floor plan of your new home at the entrance the movers will use, indicating where each piece of furniture should go.

\* Then unloading, each piece of furniture will be placed as you direct, including the laying of rugs and setting up of bed frames, box springs and mattresses. However, appliances and fixtures may not be installed. At your request and additional cost, the agent may arrange for this service and for refilling of waterbed mattresses.

\* To prevent possible damage, television sets, other electronic equipment and certain major appliances should not be used for 24 hours after delivery, allowing them time to adjust to room temperature. If you have paid for unpacking, you are entitled to unpacking service and removal of the cartons.

#### Getting Settled

\* If you have not already done so, contact the utility companies and make necessary arrangements for service. Ask if any of them provides free appliance connection service.

\* Make arrangements for reinstallation of appliances.

\* Keep all documents pertaining to your move in a safe place. You will need them for verification of moving expenses and for filing your income tax returns. For more information on tax-deductible moving expenses, consult an Accountant or Tax specialist.

\* Check with the post office for any mail being held and ask for delivery to start.

\* Have your medical and dental records transferred after selecting a family physician and dentist.

\* You may want to select a Lawyer discuss laws pertaining to your destination state, county and/or city. Be sure to cover such matters as wills, transfers of property and investments, insurance regulations, inheritance laws, taxes and the like. Most laws affect a family as soon as residence in the new state and city is established. Register to vote.

\* Locate the selected schools. Take the children, introduce yourself and register them.

[BACK TO TOP](#)

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### \*\*\*\* *When Selling a Home* \*\*\*\*

When selling your home there are no guarantees that a buyer will simply walk through the front door. In many cases you may have to bring your home to the buyer. Effective marketing will help ensure that your property receives maximum exposure to attract a ready, willing and able buyer. The appearance of your home, a buyer's first impressions, and other considerations can also affect the sale of your home. Be sure to explore tips for increasing your home's value. Have you considered that home prices in your neighborhood and the value of your property is also factors used for pricing your home? Increasing the Value of Your House When you're preparing your house for sale, remember the importance of first impressions. The market isn't the only factor that influences whether you get your asking price. Appearance and overall condition play a major role. Here are some easy things you can do to make your home more appealing to buyers. It is estimated that more than half the houses are sold before the buyers even get out of their cars. So stand across the street from your house and review its curb appeal.

#### Outside:

- \* Sweep front walkway.
- \* Remove newspapers, bikes and toys.
- \* Park extra cars away from the property.
- \* Trim back the shrubs.
- \* Apply fresh, clean paint throughout.
- \* Clean windows and window coverings throughout.
- \* Keep pet areas clean.

- \* Keep plumbing and all appliances in working order.
- \* Maintain all sealant (window, tub, shower, sink, etc.) in good condition.
- \* Make sure roof and gutters are in good condition;
- \* Mow the lawn more frequently and plant flowers.

Inside:

- \* Kitchen and bathroom should shine.
- \* Quick once-over with the vacuum; carpets should be clean.
- \* Place fresh flowers in the main rooms.
- \* Put dishes away, unless setting a formal display for decoration.
- \* Make beds and put all clothes away.
- \* Enhance the spaciousness of each room.
- \* Open drapes and turn on lights for a brighter feel.
- \* Straighten closets.
- \* Put toys away.
- \* Turn off television.
- \* Play soft music on the radio/stereo.
- \* Keep pets out of the way and pet areas clean and odor-free.
- \* Secure jewelry, cash, prescription medication and other valuables.

Important Reminders

- \* Potential buyers usually feel more comfortable if the owners are not present.
  
- \* If people unaccompanied by an agent request to see your property, please refer them to your real estate professional for an appointment.
  
- \* Leave a number where you can be reached if you are leaving town, even for a weekend.

[BACK TO TOP](#)

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