

December 2015

HOMEFIT

Exercise the Best of Home Ownership

Bathroom that
Shines Sells

Choosing the
Perfect Floor:
A Guide for
First-Time
Home Buyers

How to Win With
a Lowball Bid

10 Reasons
to Hire Me

What NOT to Do as a
New Homeowner

**6 LOW COST TIPS
TO STAGE YOUR HOME SUCCESSFULLY**



Letter from the Editors



If your house is your castle, it only makes sense that you'll treat it with care, from the first day you set eyes on it to the day you sell it. In this issue of HomeFit, we're going to help you do just that.

When you're viewing a new home, it can be easy to forget the amount of effort that the sellers must have taken to get everything looking so attractive. If you're on the selling side, we're going to show you some tips to stage your home so that buyers who view it can immediately call it their dream home.

Once you've found your own dream home, it can be tempting to plunge full speed ahead - but don't, at least, not until you read our list of things you shouldn't do as a new homeowner.

In case you're looking forward to changing up your flooring, we'll give you some tips about which flooring is right for you.

We'll also explain to you the benefits of signing a professional real estate agent, as well as some easy steps you can take to make your bathroom a sparkling-fresh reason for any buyer to choose your home.

Finally, Dan Landers explains to a buyer how to make a lowball offer that's likely to get accepted. This is one issue that comes up regularly, and Dan shows us how to make low-yet-reasonable offers that don't have to be offensive, as well as how to shave off the bottom line without actually lowballing.

We hope you enjoy this issue of HomeFit! We love hearing from you; let us know any home-related topics you'd like to see us tackle in the future. Thanks for reading!



CONTENTS

4. 6 Low Cost Tips to Stage Your Home Successfully



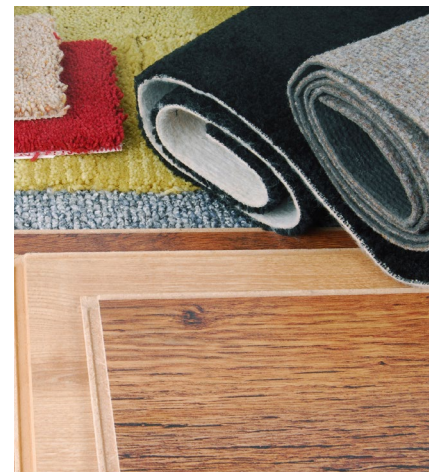
6. What NOT to Do as a New Homeowner

8. Choosing the Perfect Floor: A Guide for First-Time Home Buyers

10. 10 Reasons to Hire Me

12. Bathroom that Shines Sells

14. How to Win With a Lowball Bid



This magazine is published monthly. Entire contents are copyright protected under law where applicable. All Rights Reserved. Reproduction or use of content in any manner without permission is strictly prohibited. All images are copyright protection of 123RF.com and its photographers.



6 Low Cost Tips to Stage Your Home Successfully

Many people all across America are in the process of making the decision to sell their home. It may be time to retire and move to a warmer climate, start a family and move on to a bigger home or you may simply be ready for a change.

Whatever your reason for selling your home, it is very important you understand the need for a little staging to increase the potential for it to be purchased more quickly and at a good price.

Staging simply refers to making your home more attractive to potential buyers, and there are several ways you can stage your home while staying within a limited budget.

1. Accentuate the Positive

Look around to determine what is best about your home.

If you have a swimming pool, then make sure it is thoroughly cleaned and greets any prospective buyer with inviting crystal clear water. Let a brightly-colored over-sized beach ball float in it, and be sure to have some nice pool furniture surrounding the pool area.

A garage is often a great selling point. You need to make sure your garage is organized with tools and other items hung neatly on the walls.

If your yard provides nice shade

then make sure the lawn is neatly mowed and add a small bench beneath the trees.

Whatever you find special about your home should just be made better before it goes on the market.

2. Inviting Entryway

It's likely your buyer won't get past your front door if the entryway looks horrible. After your front lawn, the front door is the next thing a buyer will see.

Whatever walkway or porch you may have needs to be well-swept, free of weeds and any cracks or loose boards must be fixed.

Keep your porch clutter free, but if it is large enough add a porch swing or a couple of porch chairs.

The front door itself is important, so wash it, paint it or even replace it if necessary. Consider adding a new decorative door handle and an attractive door mat. A decorative front porch light and a hanging plant or two can also be excellent touches.

3. Clear out the Clutter

It's important that your potential buyer be able to envision their own belongings in your home, and this can often be difficult if your house is overrun with stuff.

Box up as many things as you can, and consider placing them in a storage unit until your home is sold. This is not only a wonderful way to make your home look larger, but you will also have a head start on packing for your own move.

4. Paint Interior Rooms

A fresh coat of paint inside your home can drastically increase your chances of attracting a buyer.

Stick with white or neutral colors rather than attempting to find creative color patterns. This will bring a new sense of brightness and cleanliness to each room, and you will be surprised at how much fresh paint contributes to the overall beauty of your home.

5. Clean Everything

This is the time to go into maximum overdrive when it comes to having a clean home.

Steam clean carpets and furniture if possible, scrub the windows, make sure your closets are well-organized, thoroughly clean each ceiling fan and don't let a speck of dust show itself.

Organize your furniture so a free walking path is available throughout each room. You want your home to not only look clean but to also smell wonderful.

If possible, let a friend or family member keep your pets while

your house is on the market. Be sure not to use overpowering air fresheners or so much bleach that potential buyers can't look at your home without their eyes watering.

6. Good Working Order

You want to make sure everything in your home is in good working order. The last thing you need is a toilet overflowing or a constant drip from a faucet when potential buyers are looking at your home.

This is a good time to also make sure your central heat and air unit is working properly. If you are getting a lot of dust from your air ducts then have them cleaned thoroughly.

Even a small thing like your garage door sticking a little can make a potential buyer turn away so you should be sure to fix the smallest problems if possible.

Home sellers everywhere are turning to professional home staging experts to prepare their homes for going on the market, but that can often be quite expensive.

These tips will help you stage your home nicely without the necessity of using a portion of your profits to hire a professional.

If you are willing to put a little work into your home, then it will no doubt be purchased quickly and you can enjoy moving on to the next chapter in your life.





What NOT to Do as a New Homeowner

Moving into a new house is one of the most exciting moments in any homeowner's life. There's so much potential and promise. And there are so many things that need to be done as you turn a house with a sold sign into your home. But before you go crazy hanging curtains and running conduit, there are some very important tips on what not to do when you move in.

1. Turn On the Water Without Knowing How to Turn it Off

Ah, running water. A wonderful invention, to be sure. But if that questionable shower faucet in your new master bathroom breaks off in mid-wash, you're

going to have a bigger problem than getting the soap off your birthday suit.

Before you turn the water on, find the main water shut-off valve for your house. It's usually in a utility or laundry room or possibly the garage.

In case a pipe ruptures and starts spewing hundreds of gallons of water into your living room, you can stop the water flowing in from the street by shutting off the main.

Make sure everyone knows where it is, knows which way to turn it and can make it happen should the need arise.

2. Assume You Have an Attic and It's Properly Insulated

You probably do have an attic, but make sure you know where it is and how to get in it. Look for a door in the ceiling with molding or trim around it. It's usually in a hallway or closet. Push it straight up and over, or you might be lucky enough to have pull-down steps. Grab a flashlight and ruler and check out the insulation. It should measure about 10 to 14 inches deep. Good insulation will keep the outside temperature out and the inside temperature in. Your thermostat and your wallet will thank you.

3. Plant a New Tree to Mark Your Territory

Actually, if you want to plant a tree, shrub, cactus or even a flag, go for it. However, make sure you don't do it straight through the gas line.

Before you even think about picking up a shovel, call 811, the federally mandated "Call Before You Dig" hotline. Your local utilities will be alerted to come out, often within a day or two, and mark all that sneaky underground stuff. Your pipes, cables and wires are happier when not punctured by a pitchfork.

4. Hang Your Velvet Elvis on That Bare Wall

Just like your yard, your walls are full of wires, pipes and cables. Ductwork can also lurk behind that chartreuse beauty of a bedroom. Before you get busy with a hammer, get a stud finder to tell you where it's ok to hammer. Nails and electrical wiring do not mix. And just in case your stud finder is fickle, don't nail too deep.

You'll miss most wiring if you don't go deeper than 1 ¼" through your drywall. And it pays to keep in mind that wiring travels from outlet to outlet around the 2ft. and under space along your walls. Elvis doesn't belong there.

5. Level the Annoying Slope Leading Up to Your House

What is the deal with the hill? That slope leading up to your front door, and hopefully the rest of your house, is designed to send rainwater and snowmelt out to the curb instead of straight down into your basement, crawlspace or foundation. Water is great for that new tree you just planted after you called 811, but it's not so good for drywall.

6. Cut Down Trees

Trees can be a tricky business. Root structure, branch strength and wood density are all factors to consider when cutting down a tree. And when you add really dangerous power tools to the mix, only one thing can go right, while a whole lot of things can go wrong.

It's best to leave this one task to professionals. They will know if a permit is required and will bring the right equipment. Your roof, your neighbor's roof and your back will thank you.

Moving into your new home should be memorable for all the right reasons. Follow these tips and hopefully the worst crisis you'll face is when your mother-in-law figures out you gave her the right address – in the wrong town!





Choosing the Perfect Floor: A Guide for First-Time Home Buyers

For the first-time home buyer choosing the perfect flooring can be a frustrating experience. Each kind of flooring has its benefits and its flaws, largely depending on the size, composition and age of your family and your personal aesthetic sensibilities. You can use these factors to help determine the right floor for your new home before you ever move in.

How To Choose The Right Flooring

Consider the following items to help narrow down your flooring decision:

- Do we have pets?
- Do we have young children/toddlers/teenagers?

- What is the climate and weather like here?
- What do I/we want or need in a floor?
- Is easy cleanup a factor?
- Do we need to be overly concerned with the chances of damage to the flooring for any reason?

Each of these questions will help plan how, where and what kind of floor coverings you should use.

Floor coverings are available in greater varieties than ever before. It still pays to do a little pre-purchase thinking about these items, so your home will meet your decorating values and the needs of your family.

Carpet

Carpet is the most versatile kind of floor covering available. It is durable, relatively easy to install and largely maintenance free, barring vacuuming and occasional hot water cleaning.

Because of this, carpet is a popular choice in homes:

- Situated in cold climates
- With young children
- Where ease of cleanup is a deciding factor

Carpet comes in a variety of textures, colors and thicknesses, from shallow-pile synthetics to wool so deep your feet sink into it.

Generally, carpet or area rugs are best applied in the following areas:

- Children's bedrooms
- Adult bedrooms
- Hallways
- Casual family areas such as dens

Places carpet should generally not be installed include:

- Kitchens
- Baths
- Anywhere water may be a frequent problem

This is largely due to the risk of mold or fungal growths which can cause serious health problems for your family. Ongoing exposure to water may also erode the carpet's stain-resistant qualities and possibly even void the warranty. Check with your manufacturer or installer for more information.

Hardwood Flooring

Hardwood flooring has the advantage of being both beautiful and durable with relatively minimal care.

Because of the process by which most hardwood flooring is manufactured, it tends to require less upkeep in general than carpet. However, hardwood flooring does have certain applications to which it is best suited:

- Hallways
- Dining rooms
- Areas where young children do not typically go
- Living rooms and parlors

Hardwood floors may be used in areas such as kitchens and entryways. It is usually a good idea to ensure an area rug or carpet runners are used in these and other high-traffic areas. This will help protect the finish and prevent unnecessary maintenance.

Hardwood floors are generally not recommended in:

- Areas where small children or non-housebroken pets frequent
- Areas which are prone to water infiltration
- Bathrooms

With basic care and a little common sense in application, a hardwood floor can give your home up to twenty years or more of beauty and durability.

If a hardwood floor is not right for you, there is still another option available.

Tile

Tile's classic look is the most adaptable to nearly any kind of household situation. It's easy to clean, simple to care for, and looks beautiful year after year.

You can choose from actual tile, which is more expensive to install but has superior wear, or laminate flooring made to look like tile.

The latter is much simpler to install but may wear more quickly depending on applications.

Tile is great for:

- Entryways
- Family rooms
- Dining rooms
- Kitchens
- Bathrooms
- Mudrooms/laundry rooms

Because of its durability and water-resistant properties, tile is an excellent multipurpose flooring. It is particularly good for areas where spills or non-housebroken pets wander about freely.

About the only place tile is generally not recommended is on stairs and in children's bedrooms and play areas. An area rug can help reduce the risk of injury in these areas.

Unfortunately there is no such thing as a "one-size-fits-all" flooring solution that works with every home or family's needs.

By using the points considered in this article, you can work out a compromise that works with your lifestyle and the needs of your family. Happy house hunting!



10 Reasons to Hire Me

Buying a home is a big decision, whether it's your first home or your 50th. Sure, you can go out on a limb and do it all yourself, but there might be more to consider than you realize.

Here are some reasons why it might be smart to hire a real estate agent:

1. Experience

Real estate agents buy and sell homes for a living, so they have the experience and know the trends, ins and outs of buying and selling, and what not to do.

2. Education

REALTORS® have to complete schooling and licensing in order to practice their craft. Wouldn't

you rather go with a professional who does this for a living?

3. Save Time

Yes, you can read all kinds of research online and take notes and do calculations, but do you really want to take the time to do that, along with all your normal duties of work, family and now packing?

Buying a house is already a stressful time, so don't overload your plate and risk missing something important.

3. Filter Out the Fluff

So you have a list of houses you found online that you want to go see, but open houses take time and you can't fit them all in one day.

Your real estate agent knows the houses and can tell you the real story behind them that carefully-honed Internet pictures can't. This will help you narrow your search.

4. Neighborhood Know-How

Along with knowing information about homes, agents also know the neighborhoods. This is crucial.

Which areas are designated for which schools for your kids? Sure, that information is online as well, but your agent can tell you about reputation of schools and neighborhoods that the Internet may gloss over.

How close is too close to the freeway? Is that nice new neighborhood accessible only

by going through a trailer park? What are the other homes in the area really selling for and how long did it take? What are the crime rates and demographics? These are important behind-the-scene tidbits you and your family need to know.

5. Realistic Offer Advice

A real estate agent will help you with your offer. They know the other real estate agents in the area and will be able to have frank conversations about price.

Your agent can tell you whether your offer is so low it will be an insult, or be able to determine if you actually have a bit more wiggle room.

6. Market Trends

Market conditions change month to month and not everyone has the inside scoop, so your real estate agent will be a valuable resource in this arena.

They can look at the average per square foot price for homes similar to what you are looking for, the average of how many days homes are in the market and median pricing. They look at both long-term and short-term trends and will be able to give you a good forecast on what to expect.

7. REALTOR® Associations

The real estate agent network is a tight-knit group, with many having relationships over years.

They are in the know on things like which lender to choose and which vendors are reliable and affordable.

They work daily with a wide variety of people and will be able to steer you in the right direction.

8. Negotiations

How are your negotiation skills? Even if you believe you are a good negotiator, real estate agents not only have the advantage of experience, but the emotional aspect of buying a house is also removed.

They present your case in the best light to the seller and tell them why you are the best buyer out of all other interested parties.

9. Legalese

Although we live in an age of computers, paperwork is not totally obsolete, at least when it comes to buying a home. The real estate process changes year by year, and there are always new disclosures and mandates for both federal and state, depending on the area you are considering.

More often than not, the average Joe is either unaware or can't keep up with all the changes. That is what your real estate agent is for. Your agent knows the rules and the necessary paperwork, as well as possible loopholes, and will keep your transaction legal and can explain to you in layman's terms what it all means. This will save you a headache.

10. Post Sale Help

So you bought your dream home, signed all the paperwork and are moving in. Think that's the end of it? Not so fast.

A good real estate agent will make sure you know about the best landscape company and even answer any property tax questions.

Just because the paperwork is signed doesn't mean their job is over. Be sure to return the favor by referring them to your family and friends. That's the biggest thank you that you can give.

Buying a home doesn't have to be a stressful experience. It should be an exciting, rewarding time. I can help you with it. Let's get this process rolling and find the home that fits you!



Bathroom that Shines Sells

"The kitchen and bathroom sell a house," says [Ken Perrin, president of Artistic Renovations in Cleveland, Ohio](#). If you are looking to make your bathroom appealing without the expense of extensive remodeling, the biggest cost could be your time and energy.

Paint as an Inexpensive Solution

The least expensive way to spruce up a bathroom is with paint.

While many may suggest neutral colors in other parts of the house, the bathroom may be the exception. Think of it as a jewel box. Choose your favorite jewel tone -- emerald, eggplant,

sapphire -- and take it to the paint store to match.

The more layers you apply, the deeper and more reflective the color will be. As many as five or six layers would not be too much. Even eight or ten layers may be necessary to achieve the richness of the jewel.

Don't forget about the ceiling. Put as many layers on the ceiling as you do on the walls. The effect will be breathtaking!

Contrast the back of the door, baseboards and crown - moldings with a cream or off - white paint and layer enough colors to achieve the same richness.

Cleaning and Freshening

While prospective buyers are sure to be impressed with the rich, luxurious effect, you must follow up with a clean, fresh room.

Fixtures should gleam. Take care to remove any mineral deposits around fixtures in the sink and bath tub.

Use a mineral dissolver and an old toothbrush to assure every trace of the scaly deposit is eradicated. Then polish and shine the fixtures until you can see yourself in them.

If there are chips or dents in the tub or sink, smooth them out with a filler.

If you have a tub/shower combination, remove old shower curtains.

Cut a curtain rod to about 24 inches and fasten it to a six-inch square piece of wood which you affix to the wall. Stain or paint it before attaching it to the wall.

Shirrr a cream or white curtain on the rod and tie it back to the wall with a matching sash. Attach it to gleaming, decorative hardware. The more pop and shine in the bathroom, the better.

If you use the shower daily, put a shower curtain on a tension rod that you can remove before showing your home. Hopefully this will only be for a short while, but the inconvenience of taking it down daily may be overshadowed by the clear, clean space buyers see when they enter.

You may have a shower door instead of a curtain. If that is the case, clean and remove any lime deposits and use a squeegee each day after a shower.

Focus major attention on the toilet. Not only scrub the bowl, but also scrub under the rim to remove any stains.

Clean under the seat and around the hinges and floor attachments.

Scrub the crevices around the toilet on the floor and pay attention to the area behind the toilet. It is close to the wall and often neglected. You want it to smell fresh, not disinfected.

If the floor is tile, steam clean it and scrub out any grout stains. If it is carpet, shampoo it. Fix a continually, running toilet.

Make it Sparkle

Shine mirrors and light fixtures. Replace any low wattage light bulbs with a higher wattage to add more oomph in the room.

Clean, straighten and de-clutter items in the tub, shower, medicine cabinet, drawers and underneath the sink.

Scour and shine the stopper in the sink. If water drains out slowly, fix it. It may simply be clogged with hair or other debris, but buyers like to see everything in top working order.

Some prospective buyers peek in everything and test mechanisms by flushing the toilet and turning on the tap to see if water drains out.

Re-stain or re-paint cabinets if they are dull or worn, and, if there is no hardware, add ones that complement other fixtures in the bathroom. If you already have hardware on cabinets, polish it to bring out its brilliance.

Staging

Stage the bathroom with fresh towels and hang a couple of small art pieces on the wall.

Remove any scatter rugs, especially in a small bathroom. Get rid of clutter from the counter top and replace with fresh flowers or a fragrant

candle. Whether the counter is tile or a solid surface, be certain it is spic and span.

If the waste basket is old or tired looking, and cannot be refreshed, replace it. This may seem insignificant, but prospective buyers notice the smallest things and may be impressed with your attention to detail.

If there have been previous toilet over-flows, look for any water marks or mold, and take care of it.

When prospective buyers can visualize themselves in your home, the appeal is heightened.

Creating a delightful bathroom will help buyers do that. Take your time and do a good job, and you may find yourself moving more quickly than you planned.



From the desk of Dan Landers

Dear Dan Landers,

My family just found the home of our dreams after a long, two-year search. It came on the market today. Our son, who's in a wheelchair, needs certain features that we hadn't found in other homes. This house has it all and it's in a great neighborhood. It could easily go for ten grand more than they're asking.

The trouble is, the low asking price is pushing the limit of our budget. Depending upon unforeseen expenses that the inspection might reveal, we're hesitant to offer the full asking price: not because it's a bad one, but because we don't want to take on more debt.

With the property being a great deal, we're certain the sellers will get loads of offers, but we really want this house! What can we do to increase our chances of having a lowball offer accepted? We're so ready to have this epic house hunt behind us.

Tired of searching,
Tara

How to Win With a Lowball Bid

Dear Tired Tara,

Let me begin by congratulating you on finding such a great house! I remember how exhausting it can be to search for the right house for an extended period of time, and I know you must be on pins and needles to do this right.

Before you assume that the seller will automatically accept the highest offer, it's important to get all the information you can about the sellers and what their goals are. Make sure to ask your agent to do some digging and let you know how many offers have been made, as well as why they are trying to sell at such a low price.

One of the big mistakes bidders make is going into the process blind: neither knowing nor caring about the circumstances that are motivating the seller to sell, not asking how many other people have made offers, or failing to investigate the history behind a property.



Once you know for sure whether or not you're facing competition in the bidding game already, you'll be able to craft your negotiating strategy accordingly. Since the property is a new listing, you're probably right to assume that your bid won't be the only one. Still, you'll want your agent to find out for sure.

Also, the fact that the sellers are placing their home low from the get-go suggests that they are motivated to get the property sold quickly.

Since you've already been at this for two years, you probably have a better idea than most how the whole real estate game works. It goes without saying that you'll already need all your ducks in a row. If you haven't gotten a pre-approval letter for your mortgage, now is the time to do it. Especially since it's highly possible that the sellers need this to happen quickly, any unfinished items of business that could potentially make the deal fall through can be deal-breakers from the start, regardless of your offer.

Being able to tell the sellers you have a pre-approval letter - or, better yet - you're able to pay cash, proves that you are serious. If the sellers are all that motivated, a buyer who's ready today is much more desirable than even one who makes a bigger offer yet hasn't gotten pre-approved.

Another thing that can make the sellers more likely to accept your slightly lowball offer is to be flexible about the contingencies. Although you'll still want to perform a home inspection to avoid awful surprises later, you can be willing to give up other requests like septic pumping, asking that the seller pay for the closing, or requiring them to fix the leaky faucets revealed in the home inspection. On the flip side, you might want to consider offering the asking price but with those or other contingencies tacked on to minimize your chances of moving in to huge expenses.

Finally, one of the best things you can do is to simply write the sellers and tell them your story. Although you shouldn't go into any financial hardship you may be experiencing - you don't want them to feel you are asking them to donate their home to charity - the touching story of your two-years-long search to find the perfect home for your handicapped son is likely to inspire them. If they believe you truly appreciate the home and their efforts in making it a treasure, you've won.

Best regards,

Dan Landers

Opening Doors...



...Making the Dream of Home Ownership a Reality

Call and Let Us Help Make Your Dream Come True!



Chuck Barry
Prudential Preferred Real Estate
303-688-6644 Direct
720-296-6217 Cell
303-688-4434 Fax
chuckbarry@prudentialpreferreddenver.com



Mark Massa
Mountain States Lending, Inc.
303-680-7931 Direct
303-378-0836 Cell
303-595-5993 Fax
mark@mountainstateslending.com
NMLS# 1433383 Mountain States Lending
NMLS# 365198 CO# 100008497
Regulated by the Division of Real Estate