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Home Ownership



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the Perfect
Herb Garden

Bathroom
that Shines
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The Pros and
Cons of a
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Before Selling

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Drowning
in Financial
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7 Tips for Digging
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CHOOSING THE PERFECT FLOOR: A GUIDE FOR FIRST-TIME HOME BUYERS



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Letter from the Editors



Selling, buying or even owning a home has its headaches that two aspirin won't fix. In this issue, we prescribe ideas to relieve the pressure so you can get more from what you're doing.

Since the 1960s, [the cul-de-sac](#) has dominated the road structure of suburbs. It's a popular choice among families, but is it the right choice for everyone? Our debate of the pro's and con's of living in a cul-de-sac just might surprise you!

Unless the flooring in your home when you purchased was the perfect choice, there's typically a strong desire to change it, particularly among first-time home buyers. We offer some insight to choosing the right flooring based on benefits and flaws between carpet, tile and hardwood.

Are you selling your home? Don't miss the two articles we share that can stop home buyers in their tracks. We discuss the critical nature of bathrooms and their impact on selling and how to eliminate what may be hidden to you, but obvious to home buyers - pet odor!

Have you lived in your home for a good length of time? Are your filing cabinets overflowing with the endless financial paperwork? If so, we got you covered! We offer ideas for managing your files, timelines for paper purging and we even include the sources in case you want to cross reference.

We hope you enjoy this issue as much as we did. Please send us requests for specific topics you would like to see in the future!

[Feel free to contact us if you have questions or would like your friends and family added to our distribution list.](#)



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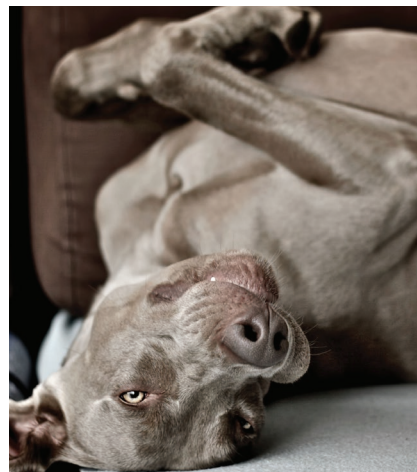
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Choosing the Perfect Floor: A Guide for First-Time Home Buyers

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!

Drowning in Financial Paperwork? 7 Tips for Digging Yourself Out



According to Consumer Reports, less than half of all Americans can get their hands on important financial documents immediately, and this includes folks who swear they're highly organized.

Women are more likely to stay on top of paperwork than men. Over 65? You belong to Gen A; the accountable generation of people who actually enjoy organizing financial records.

No matter the group to which you belong, it's time to make a change, which is why you can undertake a paper purge using the research in this article.

The Tax Man Cometh

Your annual tax returns are sacrosanct. Keep them forever!

Supporting documents proving that you paid off medical bills or job search expenses can be tossed after three years. Why three years? The IRS must audit returns within that time span, so if they don't scare you by then, you're not expected to provide more than the most recent three years' worth of backup.

There's one exception. Suppose you fail to report more than 25-percent of your gross income when you file your tax returns?

You could face fraud charges after an audit requiring up to six years-worth of backup.

Lesson learned? Keep more than three years' worth of backup if you haven't been good.

Invest in Your Sanity

Everyone gets them - the monthly statements you receive when your broker makes a trade, a mutual fund pays a dividend or changes are made to your IRA or retirement accounts.

Keep those monthly statements until the final one - recapping all transactions throughout the year.

Check the summary against your monthly statements. If all is kosher, dump the monthly paperwork with one exception. Hang on to original investment transaction records so you can calculate gains and losses down the road when you liquidate assets.

Home on the Range

Do you still have every document associated with every residence you've bought and sold during your lifetime?

Is it excessive? Yup, and unnecessary. You can toss everything but the paperwork related to your current abode so you can show potential buyers how much you've invested in remodeling and making home improvements over the years.

Once you sell, and if you make a profit, your accountant may be able to find tax breaks buried in the paperwork, so retain everything for three years after you sell - just in case.

Account for Yourself

Store a red box, but with no DVDs inside. Your red file box has everything anyone needs to know about when and where you bought your fridge, who installed your microwave, where the floor tile for your personal bath was purchased and other documents substantiating improvements and construction projects associated with the property.

Keep anything that might be of interest to someone buying

your home, but routinely purge expired warranties. This red box is your gift to whomever buys your place.

Never Throw These Out

Your will, powers of attorney, trusts, endowments and other life-impacting documentation should be kept forever or until you replace them.

This goes for life insurance policies, employer-benefit plans, birth and death certificates, marriage licenses and divorce decrees, military discharge papers and Social Security cards.

You might consider leaving your will on the kitchen counter when you leave town so your kids can get their hands on it immediately should things take a bad turn when, for example, you're skydiving over Maui.

Don't be a Dead Head

Financial professionals have a name for items kept on hand long after they serve no purpose other than dust collection - Dead Documents.

But for the uber-paranoid worrier intent on keeping those bankers boxes filled with paper no matter what, you can have your cake and eat it too.

Grab your dead files, set up an Excel or another accounting software file dedicated exclusively to your financial mortuary on your computer and load it up with your ancient history.

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The Pros and Cons of a Cul-de-Sac

Of the many questions facing home buyers, location is perhaps the most important. Almost all other aspects of a home can be renovated, adjusted, or changed to suit a buyer's needs, but the location of a home is a static variable.

Beyond the decision of what state, town, or school district to buy in, the big question arises: what kind of lot is best?

For many the answer to this question is the cul-de-sac. A cul-de-sac is the closed end of a street.

Typically, cul-de-sacs force thru drivers to make a complete turn

around within the confines of the circular road. Some cul-de-sacs have a circular median in the middle. Others are completely flat and open.

This offers some appealing opportunities for families looking to purchase a home on a cul-de-sac, but as with every lot, cul-de-sacs also present a few challenges.

The Pros

Living on a cul-de-sac is often the deciding factor for buyers seeking to purchase a home.

The biggest selling point is the reduction of traffic. Because a

cul-de-sac is technically a dead end (and is usually marked as such), there is little to no reason for a driver to use that portion of the road unless they have a specific destination in the cul-de-sac itself.

That means that traffic may be almost non-existent and will certainly be reduced when compared to other streets without cul-de-sacs in the same community.

This reduction in traffic can mean that the cul-de-sac is quieter and safer, particularly if you have young children who play outdoors. And because a cul-de-sac is usually a wide open space,

there is lots of place to play.

This can present lots of opportunities for families that want to ride bikes, play catch, or set up any number of fun outdoor activities.

Cul-de-sacs are also popular locations for block parties. With lots of open space and a circular layout that encourages socialization, the cul-de-sac could be a great gathering place for your community.

In fact, because a cul-de-sac is a contained environment with only a few houses, a cul-de-sac may become a community within a community with homeowners and families becoming close friends due to their close proximity and shared space. This heightened sense of community is a wonderful reason to buy.

The Cons

But many of the reasons a cul-de-sac is a wonderful place to live can also present challenges.

Because a cul-de-sac is a dead end, drivers who are unfamiliar with the neighborhood may miss the signs and accidentally find themselves in one.

This may mean speedy turn-arounds by drivers who want to get back to the main street quickly. At night, this may mean bright lights coming through front windows as drivers swing around.

And because most people see a cul-de-sac as a quiet location safe for play, neighborhood kids may congregate to play in the area.

This could pose some challenges, including rowdy behavior, poor oversight by parents of children who do not live in the cul-de-sac, and heightened danger when cars drive through.

For families living on the cul-de-sac, the increased noise and activity from added children could be frustrating and disturbing.

Another less obvious issue of cul-de-sac homes is the property itself.

Because a cul-de-sac is circular, yards tend to be shaped like pieces of a pie. Front yards are narrower than back yards, and property lines may be less clear. Disputes over the boundaries of property could pop up, causing social (and legal) problems in the neighborhood.

From a logistical standpoint, smaller front yards also mean limited curb space. During parties or events with multiple guests and homeowners on a cul-de-sac, there may not be sufficient parking for friends and family.

Smaller front yards also mean less green space to play in the front, which could pose problems for homeowners.

A cul-de-sac can be an incredible place to live, presenting opportunities for community building and fun. But it does have some drawbacks. Those drawbacks are important considerations for homebuyers.

Buying a home is a major investment of money, time, and emotion. Be sure to give lots of thought to every aspect of selecting your home, and you will find yourself happy with your purchase for years to come.





How to Create the Perfect Herb Garden

Herbs are some of the most interesting plants around. From adding flavor and zest to dishes to treating common maladies, herbs have a wide variety of uses in the kitchen and around the home.

Because of this, herbs are a popular addition to gardens in every environment and locale in the world inhabited by humans.

Growing your own herbs can be a productive and enjoyable pastime, allowing you to get closer to nature and help offset your grocery budget.

In this article, we will discuss how to prepare your soil, how to choose the right herbs for your environment, and how to lay out your garden for optimal results.

Preparing Your Soil

Every region has different soil, from fertile silt to moisture-gulping clay. However, herbs in the wild are practically weeds. They will grow virtually anywhere with minimal coaxing.

For optimum yield and the best possible flavor and scent, you should prepare your soil beforehand. If you have a compost heap, this will be much easier, but basic fertilizer from any garden supply store will work just fine.

Starting in the fall, you should prepare the area for spring planting by tilling it up and working fertilizer and/or compost into the soil. Then, in early spring, dig up a shallow trench with a hoe or similar device and put in more fertilizer alongside your rows.

This is known as “sidedressing” and allows additional fertilizer to reach the plants through the action of rain and artificial irrigation.

Laying Out Your Garden

The layout depends in large part on how much space you have available.

A flowerbed in the front yard will obviously take up a lot less room than a full-size garden, and growing directly in the soil requires less space than growing in pots in the soil.

The key factors that dictate how to organize your garden include:

- Projected heights of plants, with tallest toward the middle or “back” of the garden
- Light and shade requirements of each plant
- What herbs grow best in your area
- Type of plant i.e. creeper, climber, or tall

To determine what kinds of herbs will grow best in your area, contact your local horticultural society or ask the people at your local garden center.

These can also be valuable sources of information about light and shade needs and the approximate heights you can expect various herbs to grow to.

Your layout will also be determined by the natural lay of the land and the direction of drainage.

“Thirstier” plants that require more water should be on the low side or toward the direction of drainage to get the maximum amount of water, while hardier plants that require less water should be planted higher or against the direction of drainage.

Choosing The Right Herbs

The next thing to consider is what you want from your garden. Many people plant culinary herbs such as dill, mint, sage and basil. Others plant medicinal herbs such as aloe vera, mint, chamomile and echinacea.

Many herbs serve dual purposes, making them more versatile and useful for a broad range of applications. However, a garden predicated on mainly medicinal herbs is likely to be laid out and harvested differently than one that is intended primarily for culinary use. Knowing what herbs you want and why is a crucial first step in creating a garden that will give you the most utility and best results.

Which herbs you plant will to a greater or lesser extent depend on the layout of the garden, how much space you have available, and the light and shade needs of each plant.

Because of this, you may find some herbs work better in your garden than others, while other herbs may be impractical for a number of reasons.

This will also affect how much of each kind of herb you plant. Some herbs grow wild with little encouragement or additional assistance, while others may need extra care in environments that are outside their normal tolerances.

Too many “wild” herbs will readily choke out other types of herb, making it important to constantly prune and cull these so they are maintained at a manageable level.

Final Thoughts

Growing an herb garden in your home can be an enjoyable summer hobby for the entire family, with benefits that last far beyond the growing season.

Herbs with high yields could save your family a lot of money on store-bought, dried spices and herbs that you can grow and store yourself.

These herbs will generally be more flavorful and enjoyable, because you know exactly what went into and onto them at every step of the growing process. You can save many of these herbs for use during the winter, and the garden will beautify your home as well!





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.



Eliminate Pet Odor Before Selling



Pet odors are some of the most stubborn to get rid of before you sell your house. Sometimes, no matter how much you scrub or try to deodorize, odors linger and make your house much less attractive to buyers.

Find the Source of the Odor

The first step in eliminating odor is to track its source. Often, odors embed in carpeting and become difficult to see, especially if they do not leave a stain.

Your sense of smell will be key in determining which parts of the

flooring have the most damage. Find the areas that are strongest to locate the spots where your pet may have relieved himself on the carpet.

In some cases, you can purchase a black light from your local home improvement store to help you find urine stains. You will also need some chalk to help you highlight the areas.

Simply turn off the lights and use the black light to shine it on the carpet. Urine-stained areas will glow in the dark. Use the chalk to circle those areas so that you will know where to concentrate your

odor treatment.

It is important to know that carpet is not the only place where urine odors hide. They can also become pungent on drywall, woodwork, bricks and paneling. The black light should be able to highlight these areas, as well.

Getting rid of odors in places other than carpets will require sealing those areas to trap the odor beneath the sealing solution. Once odor gets into woodwork, for example, there is no amount of scrubbing or cleaning that will remove it. Sealing is the only solution.

Cleaning

If your pet is still in the house before you sell it, your job will be two-fold. You will need to clean the old stains and odors and you will need to reinforce good behavior so that your pet does not put the odors back that you have cleaned away.

If you are dealing with fresh urine, use a paper towel to soak up as much of the urine as possible. Then place the urine-soaked paper towel in the place where your pet should be relieving himself. In the case of a



cat, for instance, you might place the soaked towel in the litter box.

It is best to avoid strong chemicals, since they may leave odors stronger than the pet odors when the cleaning is done.

The best cleaning solutions are those made from natural ingredients. In the best scenarios, cleaners can be homemade.

One of the most common mixtures is made by combine the following ingredients:

- 2 cups distilled white vinegar
- 4 tablespoons baking soda
- 2 cups warm water

You will notice the mixture start to fizz once the baking soda comes in contact with the vinegar. Add a little at a time if there is a chance it might bubble over.

The mixture can be placed in a spray bottle, applied directly to the stain areas and allowed to sit on the stain for at least 5 to 7 minutes.

It is important not to scrub the area. Sometimes, this will embed the stain further. Use a clean rag to blot out the stain and repeat as many times as necessary.

You can make a similar mixture with baking soda, hydrogen peroxide and dish detergent. Homemade cleaners are safer for pets and much easier on the respiratory systems of family members.

The Effect of Odors on Buyers

Sometimes, homeowners are not aware that their house has pet odors. They have been so accustomed to living in the space that they cannot detect the odors.

Potential buyers are highly sensitive to any smells in a home that is for sale. Any offensive odor will turn them away toward the next house.

If you have pets, it is a good idea to ask a trustworthy person who does not live in the house if he can detect an odor. He is not accustomed to being in the house and can be honest about the smell.

Other Odors

There are other smells besides pet odors that can potentially chase away buyers.

Some of these include cigarette smoke, the smell that lingers after someone has had a long illness or the smell triggered by a trauma like a violent death in the house. In these cases, it is probably wise to hire a professional cleaning company to help eliminate the odors.

It might mean a significant investment of up to \$1,000. For some homeowners, this spells a significant dent in their wallets. For others, it all boils down to doing what it takes to ensure the sale.

Opening Doors...



...Making the Dream of Home Ownership a Reality

Call and Let Us Help Make Your Dream Come True!



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