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HOME **FEIT**

Choose the Best Ins and Owners

The Questions You Should Ask Yourself If You're at the Crossroads of Remodeling or Selling

What to Fix Before Selling

5 Ways Plants Make Your House Healthier

4 Decorating Secrets for Selling Your House

Don't Let the Mystical Down Payment Unicorn Spoil Your Home Ownership Dreams

**WIN AT THE REAL ESTATE GAME
BY SIGNING A PRIZE AGENT**

Letter from the Editors



Whether you're buying your first house or getting ready to sell the rancher your family has outgrown, you're going to come across a variety of dilemmas. If anyone tells you that the buying/selling process won't be stressful, then they're lying to you. But you can make it less stressful with our help!

Before you pitch a "For Sale" sign in your front yard, you should ask yourself if you need to sell or if simple remodeling will round out your needs. Sometimes a remodel can give you the extra square footage without a bigger mortgage, but when is it a bad financial move?

If you're ready to purchase a home, having a down payment can seem like an insurmountable hurdle. Before you write off home ownership because you don't have five figures in your savings, we've accumulated some tips to help you hop that hurdle and start filling up that piggy bank.

One of the most common reasons a house doesn't sell is because it doesn't show well. If your house has been getting a lot of interest but nobody seems to follow up on it, follow our decorating tips for a successful staging effort that's sure to garner at least a couple of offers.

And of course, your buying and selling efforts are pointless without the help of a superb real estate agent. Before you pick one from the phone book, follow our advice for finding a real estate agent who will give you the results you need, not to mention giving you the proper guidance to successfully navigate this process.

We hope this issue answers some of your most pressing questions. We know that all of the stress will be worth it when you've got those keys in your hands!



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The Questions You Should Ask Yourself If You're at the Crossroads of Remodeling or Selling

Has the honeymoon period between you and your house worn off? Maybe your family has grown and your current abode is getting to be a bit too snug. Or perhaps your house is still a perfect fit for your family, but you're itching for something a little more modern or updated.

Whatever your needs are, every homeowner comes to a point in their relationship with their home where they ask themselves if they should remodel or sell it. When you've hit that sticky fork in the road, there are a few things you

should ask yourself before you pack up or start shopping for a contractor.

How Strongly Do You Feel About Your Neighborhood?

Do you love your neighborhood but your actual house just isn't a good fit anymore? This might be a good time to consider remodeling. If your

neighborhood has everything you want, then it might make more sense to remodel your home's floor plan or upgrade some of its features instead of moving out of the area you love for an extra bathroom or a nicer kitchen.

When you have close proximity to good schools, a decent commute to work, and a social network built into your current neighborhood, it will be hard to get all of that back and still find a home that meets all of your needs.

How Many Changes Do You Need to Be Happy?

How significant of a remodel will you be undertaking? Do you need an extra couple hundred square feet to accommodate that new baby, or do you just need a new bathroom to keep the peace in the mornings? Can you utilize existing space like an attic or basement, or will you need to add to the structure of the house to get more home?

Adding a bedroom to the attic, for example, can cost about \$45,000 and you'll get a 72 percent return on your



investment. Is it worth it to spend almost 50 grand on one bedroom, or can you go purchase a new home with more space for less money?

What's the Local Market?

If you opted to sell, how much money would you actually make on your house? Do you have any equity? If interest rates are holding steady at a low rate and the housing market is decent then selling would make more financial sense than remodeling.

Another thing to consider is your needs versus the market's trends. Turning your kids' two bedrooms into one massive suite might work great for your family, but when it comes time to sell, how many people are going to want a house with two big bedrooms instead of three? Would turning your attic into a theater room make more sense than turning it into a guest suite?

Talk to a real estate professional before you start remodeling to see what the market is like. Even if you have no intentions of selling anytime soon, you still want to keep your upgrades in line with the local market. You never know what will happen, and you don't want to be stuck with a house you can't sell.

Something else a lot of people don't consider during a remodel is putting too much money into their house. If your neighborhood's nicest homes only sell for about \$200,000, then adding a \$60,000 kitchen

isn't going to net you much of a return on your investment. Your real estate agent can help you decide how much you can do to your house before you're just dumping money in that you'll never see again.

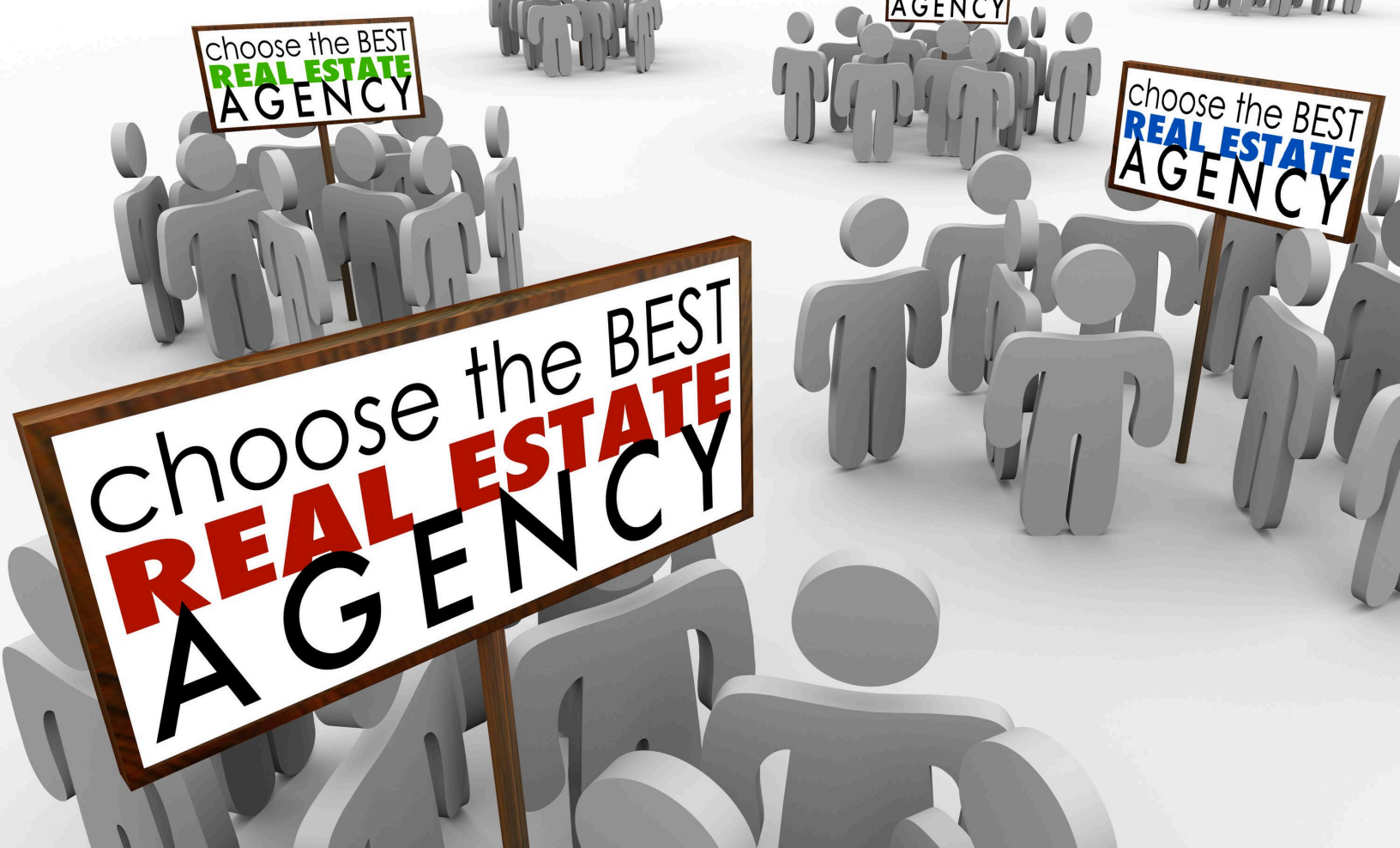
Can You Find What You Want in Another Home?

If your needs are pretty basic and your home just happens to be lacking, take a look at the houses currently on the market. Finding a house with enough space isn't hard, but finding a house with a pool, a theater room, or an odd number of bathrooms isn't quite so easy.

If you're set on your current neighborhood, a quick real estate search will show if you can find a 2500 square foot house or if you're going to need to add onto your existing home. Then again, if all you want is a big space for family to get together, you can piece that together with the help of a contractor and without the hassle of a big move.

Before you make any extensive financial decisions on your home, you should always talk to a real estate professional. Their job isn't just to help you buy or sell a home; they are the one person in the area who can tell you everything you need to know about the local market and guide you towards making wise decisions.





Win at the Real Estate Game by Signing a Prize Agent

"Oooh, I love that house!"

"It had a For Sale sign; do you want to pull in?"

Nervous giggle. "Nah. Someone's looking out the window. Nice house, though. I'll look it up on Zillow."

In this age of virtual walk-throughs and mobile phone slideshows of almost any house on the market, buying a home has become something of a game, with each spouse trying to be the first to spot that perfect home on Zillow or Trulia.

"Hey, did you see..."

"Oh, the brick ranch? Yeah, I saw it already. I like it, but it doesn't have a tub in the master bath." Heh, heh; score!

That easily accessed property information that modern technology provides carries with it a surreal sense of power, as though one could purchase any home out there. When the rubber meets the road, however, and you contemplate pulling in the drive of that "perfect home" that is very much still inhabited, all that euphoria dissolves as you realize this is very real.

As you study the drab neighborhood that was cropped out of the online photos and your spouse wonders about the puddles in the lawn, questions fill your mind about whether this house – or any house, for that matter – really lives up to its Internet depiction. Suddenly, the need for expert advice becomes clear. You need a guide.

[Enter the Real Estate Agent](#)

Research shows that as technology is advancing, making home buyers more knowledgeable, more people are signing agents in efforts to get

more house for the money. The old notion that “the more you learn, the less you realize you know” definitely holds true in the real estate game. As buyers become acquainted with more of the real estate process, they discover the great advantages real estate agents bring to the table.

Access and Valuable Advice

Even though buyers can view homes online, agents often have the inside track concerning homes that have just hit the market and yet haven’t become publicly accessible. Since agents have inside information through contacts with other agents, they can often put buyers and sellers together within hours of a home’s introduction into the market. In other cases, agents often provide buyers with advice about certain homes gained from personal experiences showing the home to others.

Buyer: “Yes, sir; I really love this house! Just to make sure, though, do you think we should leave here and go check out the one on 1st Street?”

Agent: “Actually, I was just there yesterday showing it to a couple, and we saw that the basement is filled with mildew, and the backyard has no fence for your dog like this one does. We can go if you want, but I don’t think you would like it nearly as much as this place.”

Buyer: “Well, that settles it! This is the place!”

Technicalities that Make the Common Man Squirm

When you’re searching for the best mortgage company and lowest interest rate in this post-bailout, stricter housing market, having an agent who traverses these waters often to guide you through makes the entire process simpler.

Who wants the stress of trying to understand the intricacies of the loan process? When you feel overwhelmed by all the red tape, it’s extremely helpful to get expert, reassuring counsel from a real estate agent. Since the agent already has a working relationship with a loan officer who can find you a great rate, you don’t have to reinvent the wheel just to find the best loan.

Save As Much with Half the Headache

The main reason people choose not to use real estate agents when buying a home is that they

think they’ll save money on the purchase. In a few instances, this is possible. On the other hand, many buyers don’t realize that the agent representing the seller often has already negotiated the price of the buyer’s agent commission into the contract. When buyers understand this, it makes it much easier to go ahead and sign an agent.

After seeing how well agents can negotiate prices down from the listed amount, it’s easy to see why many agents have repeat customers. Good agents really can save their clients money while making the entire experience more enjoyable by saving them time and trouble.

If you want to stop playing games and make your dream of home buying a reality, take a timeout from checking out the homes on your phone, and begin checking out real estate agents. Make it your priority to choose a winner, and you’ll be the one who takes the prize.



Don't Let the Mystical Down Payment Unicorn Spoil Your Home Ownership Dreams

If only you could still buy a house with a handshake and a check, huh? Since buying a house costs a lot more than the five figures of our grandparents' day, owning a home might seem like it's out of reach. Not only does your credit have to be impeccable, you also have to have a massive down payment. How many people can save twenty grand and still

take care of their day to day expenses?

According to home owners and various financial experts, the key is goal setting. When you approach buying your home as a small step-by-step process, you'll hit your goal of owning a home a lot more quickly than you could have imagined.

Start With Budget Cuts

This is by far the least fun part of planning for your home purchase. We all have little extras that make us tick, but are they something you can live without for the next few years?

You don't have to get rid of every bit of pleasure in your life while you're saving. You still need to live your life! Don't be too heavy handed with your budget negotiations and completely cut out every enjoyable thing like eating out or shopping trips with your sister. Moderation is key.

Don't eat out five nights a week; make it once a week and spend the other nights learning new



recipes with fresh, interesting ingredients.

See how you can lower all of your bills, too. Chances are you can save money somehow with your car insurance, cell phone, and your cable. Most companies are more than happy to knock a small amount off your bill if you threaten to go to another company who's cheaper.

When you're haggling new prices with your cell or cable company, ask to talk to the customer retention line. If you've been paying your bill on time and you've been a customer for more than a year, there's always a chance of getting your bill lowered.

Make Some Extra Cash

When you've trimmed the fat on your budget and you still feel like it's taking forever to reach your down payment goals, then it's time to bulk up your income a little bit.

Make a small side business mowing lawns, raking leaves, or helping people with menial jobs around the house.

If you like babysitting, offer up your skills among your friends. Christmas is a great time to get a temporary part-time job for some extra cash. With unlimited hours, you have the potential to add a couple grand to your nest egg!

Don't forget to see what you can sell around your home for some money. You're going to

be moving anyways, so it only makes sense to purge all of that unwanted junk.

Save your bigger ticket items for local yard sale pages on Facebook or Craigslist. Extra furniture goes quickly on these sites when it's priced fairly. If you have a garage filled with years of clutter, that means it's time for a yard sale!

Set Limits

When you're sick to death of renting, you might find yourself going a little bit crazy with the penny pinching. Don't ruin your current life in your quest to own a home. If you alienate all of your friends or lose all of your hobbies, you're probably not going to be all that excited for your new house, and you won't have any friends to come and visit you in it, anyways.

Set limits about what sacrifices need to be made - but remember that some sacrifices can be too

much. It makes sense to curb your coffee habit, but don't feel like you need to relegate yourself to really cheap coffee for the next couple of years. If your family has a long standing tradition to have brunch every Sunday, don't cut that out. Use coupons to offset the cost or leave that as one of your remaining luxuries.

If you have friends and family who love to go out for drinks or take expensive trips, just clue them in on your saving goals. If you let them know you're trying to save money for your own home and you can't indulge as much as you used to, chances are they're going to understand and be supportive.

Home ownership seems to be a necessity in adulthood, and it's certainly going to be one of the proudest moments of your life. The process can be frustrating, but once it comes to fruition, you won't even remember all of the sacrifices you made.



What to Fix Before Selling

If you've decided to sell your house then the next step you take is to make some improvements to its exterior and interior.

Professional home stagers say this is the only way to ensure that your real estate agent will be able to sell your property in a reasonable amount of time for the price that it's worth.

You'll want to plan and complete these improvements before your home is listed and you'll want to do it without spending overboard.

First Things First

In real estate, as with so many things in life, first impressions are everything. That's why the first thing you should focus on improving is how the outside of your house looks, commonly known as curb appeal. That's because the exterior of your property is the first thing a potential buyer sees.

Cosmetic touches such as making sure your lawn is mowed and your shrubbery is trimmed are a must. If your house has siding that is weathered you should invest in getting it pressured washed. Some companies advertise that they will pressure wash any house for just \$199. Or if you want to save some money and you have the time, you could rent a pressure washer. It goes without saying

that if there is any siding missing, it should also be replaced.

If your house doesn't have siding and it hasn't been painted in a few years, consider putting on a new coat or two. This should include painting your front and garage doors.

Inside Improvements Will Boost Its Value

Again, inside cosmetic improvements can help you get top dollar for your home. You should focus on improving the first impression a potential buyer gets when they enter it. If the tile in your foyer is dated

or cracked, replace it. However, don't improve something that is in fair shape but just needs to be scrubbed.

For example, sometimes bathtub faucets can be spotted, dull and grimy. That's the time to clean and polish them, resurrecting their original shine and beauty.

As with the exterior of your home, a coat or two of paint can cover up blemishes and accentuate the architectural lines of your dwelling. It's not unusual for those putting their homes up for sale to have second thoughts after sprucing the old place up!



Super Clean Bathrooms and Kitchens

Cleanliness is something a potential buyer will see, smell and notice throughout your home, but especially in the bathrooms and kitchen. As a result, home staging experts recommend thoroughly cleaning your entire house, but cleaning the kitchen and bathrooms with bleach. They also suggest fixing any dripping faucets because they are a major turn off to potential buyers. So do repair them if you have this problem. Sadly, it's often such little things that can kill a sale.

Say Goodbye to Clutter

Finally, improving the appearance of your home so it will show at its best can sometimes be an exercise in subtraction rather than addition. Staging professionals say clutter is the No. 1 reason potential homebuyers reject some of the most pristine properties they're shown. Clutter is insidious because it happens slowly over the years and finally forces home sellers to remove or pare down some of their favorite pieces. It also forces them to get rid of the junk that's been accumulating in garages, basements and closets. But get rid of it you must, if you hope to sell your house for a high-market price.

If you follow these suggestions, experts say you can expect your property to stand out from the rest, sell at a good price -- and do so in a reasonable period of time!

3 Tips to Get You Started with the Outside of Your Home

1. Go stand on the street to see what clients see when driving up to the house. Be aware that any negative impressions they get outside the house (landscaping not maintained or non-existent, peeling paint, etc.) is just going to make them think that the house itself has not been well taken care of. So even if you have spent the time and money to fix up the interior, it would all be wasted if the clients get a bad first impression as they drive up to the house.

2. Next, step outside your front door and close the door; then stand on the stoop and look around for 5 minutes. While the real estate agent is searching for keys and trying to open the door, the clients are standing behind and looking around. So what are they seeing? Dead plants, old Halloween decorations in the middle of January, cobwebs?

It's definitely worth it to take some time and clean it up. Want to go a step further? Try a new coat of paint or some new furniture or accessories.

3. Don't forget the backyard. While that might not be part of the potential buyers' first

impression, you still should make sure it's in the best condition possible. Pull up weeds, water plants, do some sweeping (if that's applicable) and maybe purchase new furniture or accessories (plant pots, bird houses, etc.).

And the biggest tip of all? Imagine yourself as a potential buyer looking at your property for the first time. What impressions are you getting? Would YOU buy your house? What would you like to see changed before you put an offer on your house?

Proper staging helps you sell your house in a shorter time and potentially at the price you want.





4 Decorating Secrets for Selling Your House

How you decorate the exterior and interior of your home is one of the most important factors in the selling process, according to real estate agents.

Moreover, it is the only factor home sellers have complete control over that can help a home sell quickly, and at a good price.

Here are 4 decorating secrets that will help you present your home in its best light:

1. Instantly Expand Your Closet Space

If you don't know it by now, closet space is high on the list of wants that prospective homebuyers insist is most important to them in any home they consider purchasing. Real

estate agents can tell you many horror stories of showing the perfect house only to have the deal die because of stuffed-to-the-ceiling closets. So, the first secret for selling your house is to remove a minimum of one-half of what's currently in your closet and make sure what's left is neat, clean, uncluttered and enhances the feel of plenty of closet space. Store what you've removed outside your home until you sell it. Also, just before the house is going to be showed, open the closet doors, showing off all of their magnificent space.

2. Let There Be Light

Next to location, good light is the most important feature homebuyers say influences their decision to purchase a home.

Therefore, you should maximize the light outside and inside your house when showing it. For example, on the exterior make sure you have a high wattage bulb in your porch light and have it on, day and night. Also, rows of solar lights outlining your shrubbery are always good for a dusk or nighttime showing. To lighten the inside of your house, take down the drapes, clean your windows and increase the wattage of all of your lights and keep them turned on. It also makes sense to change your lampshades to the kind that let the bright light shine through.

3. The Kitchen Is The Heart of Your Home

Many real estate agents believe that the kitchen is the heart

of the house and every sale is made or lost as a result of how a potential homebuyer views your kitchen. That's why if you are going to invest in upgrading your home, the kitchen is the first place to start. Statistics from the home improvement industry show that you'll get on average 85% of the money you have invested in adding new countertops, appliances or tiles to your kitchen when you sell your home. Conversely, when a kitchen is dated and looks like it's a remnant of the disco era, homebuyers will cut \$10,000 off your asking price to compensate for the updates they will have to pay for to bring the kitchen up to their standards.

Still, you can add thousands to the value of your home and greatly improve your chances of

selling it, by making inexpensive improvements to your kitchen as well. Adding new cabinets, cabinet fronts or paint will pay huge dividends. However, when you do paint the kitchen, interior decorators suggest that you use neutral colors in order to present potential buyers with an empty canvas they can envision improving with their favorite colors and style.

4. Take Yourself Out of Your House

According to real estate staging experts, this is one of the most important yet overlooked decorating secrets of selling your home. It's called de-personalizing your home. Here's how it works: Commit to getting rid of one-third of your personal possessions, including personal

keepsakes, photographs and any collections of memorabilia. Put them in storage.

Why do this? Because industry experts say the more personal stuff you have in your house, the more difficult it is for a potential homebuyer to envision themselves in it. Once you've completed this step, it's time to stage your house to look roomier by arranging your furniture in the best way to accentuate the potential of your home. You may even have to remove some large pieces of furniture like the credenza grandmother left you. That way, the homebuyer can easily imagine themselves living in the spacious home you are now showing. Because of the work you've done, it won't be on the market for long!





5 Ways Plants Make Your House Healthier

In addition to the aesthetic value of having lots of plants in your house, they also contribute to your emotional and physical health, according to recent scientific studies.

Here are just 5 ways plants make your house a healthier place in which to live:

Plants Purify the Air

According to NASA research, plants in the home actually remove up to 87% of volatile organic compounds every 24 hours. These include such harmful substances as formaldehyde found in carpet and grocery bags and trichloroethylene and benzene

both found in paint and printed paper in books.

Homes today are pretty air tight, so these types of harmful chemicals are trapped inside with you and your family. A NASA study found that plants purify such air by capturing contaminants and pulling them into their soil.

Make Breathing Easier

You probably know that when you breathe in, your body takes in oxygen and releases carbon dioxide when you exhale. Through the process known as photosynthesis plants absorb harmful carbon dioxide and return oxygen to the air. That's why adding plants to areas in

your home increases oxygen levels and makes breathing easier.

But did you know that at night photosynthesis ceases and most plants become like humans in that they absorb oxygen and release carbon dioxide? Still, there are some plants like succulents and orchids that continue taking carbon dioxide out of the air and returning it with oxygen even at night. These are the kinds of plants you should place in your bedroom to make breathing easier, day and night.

Improve Your Physical Health

Did you know that studies show that plants actually improve

your health and overall well-being? According to researchers at Kanas State University, placing plants in hospital rooms improves recovery rates of surgical patients. The study showed that patients in rooms with plants had lower heart rates, lower blood pressure and asked for less pain medication than patients in rooms without plants.

Moreover, adding plants to offices and other work environments lessened the number of colds, headaches, sore throats and fatigue being reported by employees, according to a study conducted by the Dutch Product Board for Horticulture. In a similar study conducted by the Agricultural University of Norway, rates of employee sickness dropped by more than 60% in offices with plenty of plants.

Add Moisture to the Air

Through photosynthesis plants add moisture vapor to the air, which increases the humidity of a room. In fact, did you know that plants actually release into the air 97% of the water they take in? When you put a couple of plants together in a room, you significantly increase the moisture in the air, which means there will be lower incidents of dry skin, colds and dry coughs.

Improve Your Focus

Of all living things, plants rank up there as being helpful to humans. For example, a recent study by the Royal College of Agriculture in the United Kingdom, found that students are 70% more attentive when they are instructed in plant-filled rooms.

Suggested Plant Plans

- For air purification, plant experts suggest using 15 to 18 plants in pots with 6-to-8-inch diameter for a 1,800-square-foot home. That works out to about one plant for every 100-square feet.
- To reduce fatigue, improve health and lower stress, plant experts suggest one large plant for every 129 square feet. The plants should be placed in such a way that everyone in the home can see some greenery.

5 of the Best Plants for Indoor Use:

1. Boston fern
2. English ivy
3. Gerbera daisy
4. Dracaena marginata
5. Spider plant



Opening Doors...



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