

HOME-VIEWS

Monthly Newsletter for Today's Homeowner

March 2009



Maximize your home's potential for faster sale



Sales professionals teach sales trainees that most people begin making important decisions based on their first impressions. In the same way that a job applicant should prepare for an important job interview and dress professionally, a home seller should prepare their home by making it look as good as

possible in cost-effective ways prior to putting the home on the market. The first things buyers see when they are taken to a property by a real estate agent are the exterior of the house and the front yard. If buyers like the appearance of the house and the yard looks clean and nicely landscaped, their first impression will be good. One of the most successful concepts in sales involves reinforcing a good first impression with a constant flow of additional favorable impressions.

Some ideas to cost-effectively improve the appearance of a home for sale include cleaning up the interior of the house, the front yard, and the back yard; painting the interior and exterior of the house if the paint has deteriorated; removing weeds from all areas of the property; keeping the lawn mowed and neatly trimmed; removing clutter throughout the house; and limiting the number of personal keepsakes on display. To make a lawn look greener and healthier, apply a nitrogen-based fertilizer every 50 days at the rate of 1 lb. per 1,000 sq. ft. Another good idea is to plant groups of beautiful flowers in the front yard, where buyers will see them from the street. Although real estate agents will take at least one photograph of the home for advertising purposes, it can be very helpful to provide your agent with additional photos of your home's best interior features.

Choosing the right bank for your loan

When people shop for loans, they often search the Internet because discounts for commodities can be found online. But a mortgage loan is not a commodity in the same way that a computer, a television, or a refrigerator is a commodity, because these products come with warranties



and can be returned if defective. A mortgage loan is a major debt that requires people to make a serious lifetime commitment, and failure to make payments can result in foreclosure and loss of one's home.

People are becoming wary of and concerned about mortgage loans in light of recent bank failures. However, mortgages are not really impacted by bank failures because there is always some other lender who will buy the loan from a failed bank. People do not receive a free gift of a home if their mortgage lender declares bankruptcy. They just change the name of the lending company on their monthly checks.

If you want to buy a home and you can afford the price, you need a mortgage loan regardless of how volatile the loan market is at that time. It is a good idea to utilize the services of a reputable, licensed, professional real estate agent because licensed agents are bound by the real estate industry's ethical rules of conduct and all applicable laws. Signing a mortgage loan and becoming legally bound by its terms is usually one of the most important financial decisions a person will ever make, so obtaining the assistance of an expert who can demonstrate a track record of success and provide references from satisfied clients is a sensible and cost-efficient course of action.



Spring Forward in March

Don't forget: **Daylight Saving Time** begins on **Sunday, March 8** this year. Set your clocks ahead one hour at 2:00 a.m. local standard time. This is also the perfect time to change the batteries in your smoke detectors.



How you can save money on your next computer

The memory capacity and speed of modern computers have increased to the point where many new computers provide much more power than most users need for their work or recreation. Industry experts advise shoppers to know what their needs are prior to buying a new computer. You can save money by purchasing the appropriate amount of memory capacity and speed instead of spending too much money for excess speed and unused storage capacity.

Modern computer manufacturers assemble basic components that are premanufactured by other companies to make new computers. In order to market computers to consumers, the manufacturers include free computer game software and anything else they can think of to distinguish themselves from their competition. Another way to save money is to purchase a

computer that contains only the software you need. Instead of buying additional software, you can download free versions or trial versions from a safe and reputable website such as www.download.com.

Because the computer industry is highly competitive, many manufacturers offer significant discounts on new computers near the end of each fiscal quarter. By boosting revenues periodically, companies can increase corporate earnings on the balance sheet and cause stock share prices to rise. Sometimes these discounts are offered through retailers and sometimes they are available online. Fiscal quarters end on April 1, July 1, October 1, and January 1 of each year. You can save more than 25% on a new computer by comparison shopping and taking advantage of competitive discounts offered online and at retail stores.

What can we do about the stress of commuting?

Because the goal of commuting to work is to get there on time and traffic congestion prevents this goal from being achieved, commuting is almost guaranteed to produce stress. According to a study conducted by the University of California, commuting can cause high blood pressure and lead to heart disease. Other studies have shown that driving 10 hours or more per week is related to low back pain, headaches, depression, frequent colds, and flu. A new study conducted by Hewlett-Packard indicates that commuters can experience even greater stress than what fighter pilots going into battle or riot policemen feel.

If you must commute to work, try to be prepared the night before with everything you need for your commute to



avoid a prematurely stressful, late rush out the door. Get an adequate amount of sleep, and wake up early enough to allow time for a healthy, relaxed breakfast and some good, positive interaction time with the family. Consider carpooling. The opportunity to converse with other people while driving can be fun and provide a distraction from stress when you are stuck in traffic. Ask your employer about more flexible work time to see if the daily 9-to-5 hours can be varied. Exercise whenever possible to counteract the effects of stress. Try to use your commute time in advantageous ways such as listening to calming, peaceful music, or dictating productive notes into a small tape recorder when traffic is at a standstill.

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123 Main Street, Suite 100
New York, NY 02116



JOHN SMITH

Broker

Office: 800-123-3456

Cell: 212-123-1234

E-mail: JSmithSample@kw.com

www.SampleJohnSellsHomes.com

SAMPLE

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