

HOW YOUR HOME



SELLING YOUR HOME: Avoid the Urgent Sale

One of the most important things to remember when you're selling your home is that your house is a valuable and extremely marketable asset.

To sell your home at the best possible price, always try to avoid urgency. Urgency can lead you to make rash decisions, causing stress, inconvenience and potentially financial loss. You can depend on getting a good price if you allow enough time for the sale to occur.

Even though there is usually a market filled with home buyers, it is generally understood that a home must be exposed to a wide range of potential buyers over a reasonable length of time to get the best offer.

The best thing to do when trying to sell a home is plan ahead. If you time the marketing in a way that will benefit you, you will not feel the urgency to sell. Give yourself time to make home improvements and repairs, and time to find a good agent. Then, be prepared to wait for the right buyer.



Water Heating Tips Ñ DO IT YOURSELF!

There are a few easy ways to cut down on water heating costs Ñ the third largest energy expense in your home. Some ways to save include using less hot water, insulating your existing heater or buying a new one.

HERE ARE MORE IDEAS:

Repair leaky faucets.

Turn down the temperature on your water heater. Most water heaters come from the factory with high temperature settings, but a setting at 115¼F usually provides comfortable hot water for most uses.

Drain a quart or more of water from the tank every month or so to remove sediment that impedes heat transfer and lowers efficiency.

Take showers instead of baths. The average shower uses 17.2 gallons of water, 25 percent less than a bath, which uses 24 gallons of water.

MAKE YOUR MOVE MANAGEABLE

So, you've gone through the entire process to find that perfect home at a reasonable price, and the task is finally over! What's the next step? The move. Most people associate packing up and moving with bad memories and sometimes pure chaos. Though moving is tough, it doesn't have to be hectic. Here are some helpful tips to make that move run smoothly:

Always plan to get more boxes than you anticipate. Vary box size to accommodate small loads of books and larger loads for clothes. Don't forget to reinforce the bottoms of the boxes with at least one strip of packing tape.

Pack room-by-room. This keeps similar items together and will avoid confusion later when you're moving in.

Use towels, linens and curtains to pad boxes containing fragile items. Clearly label the boxes "FRAGILE."

Make a box of essentials and label it "Open me first." Load it last so it's easily accessible. The box should have such items as light bulbs, bathroom towels, toilet paper, a shower curtain, paper towels, cups, plastic utensils, pet foods, trash bags and sponges.

Pack rugs last so they can be unloaded first and put down before the furniture. Give yourself plenty of time so you can plan, organize and keep your sanity!

WHAT CRS DESIGNEES CAN DO FOR YOU

The CRS Designee you work with could be one of your most valuable resources.

Unlike many real estate agents who are simply licensed by their state to engage in real estate sales, CRS Designees have completed additional training courses and have agreed to act adhere to a strict Code of Ethics. Plus É

They can help you determine how much home you can afford. Often a CRS Designee can suggest ways to accrue the down payment and explain alternative financing methods.

In addition to knowing the local money market, CRS Designees can tell you what personal and financial data to bring with you when you

apply for a loan.

They already are familiar with current real estate values, taxes, utility costs, municipal services and facilities, and may be aware of local zoning changes that could affect your decision to buy.

They can usually research your housing needs in advance through a Multiple Listing Service Ñ even if you are relocating from another city.

CRS Designees are sensitive to the importance you place on this major commitment you are about to make. Look for a real estate professional to facilitate negotiation of a win-win agreement that will satisfy both you and the seller.

All About Refrigerators

Your refrigerator is one kitchen appliance that you cannot survive without. If you're planning to make an investment in a new refrigerator, here's a little guide to help you find the one that best suits your needs.

There are four types of refrigerators: bottom freezer, top freezer, side-by-side and built-in. The most popular and least expensive units are the top-freezer refrigerators. They range from \$300 to \$1,300. To avoid bending, a bottom freezer may be better since it places more commonly used perishables at eye level. These cost from \$850 to \$2,000. Refrigerators come in various sizes as well. Depending on the size of your family or the amount of cooking you do, you'll want to pick a unit that matches your lifestyle.

Today's trend is toward investing in high-end brands such as Sub-Zero®. A sleek look that blends seamlessly with your kitchen cabinets is very popular. High-end refrigerators cost from \$3,000 to \$5,000.

COLLEGE FINANCIAL AID: APPLY ONLINE, SAVE TIME!

Access to almost all college financing information is now available online Ñ and it's free. To start, mark your calendar, because applying for aid is an annual event. A good site to check out for scholarships and grants is www.finaid.org. Student loans from financial institutions are another route to take. Visit U.S. Bank at www.usbank.com/studentloans. The key to paying for college is to apply for as many grants and scholarships as possible, and as early as possible. Online access and applications get you there with a click of your mouse!



Do you know someone who is thinking about buying or selling a home? **PLEASE MENTION MY NAME.**

