



Sahran Shaoul

# Your HOME

## Stop Drafts Before Winter

**D**on't wait until your house is so cold that you wear your winter coat indoors — fix drafty windows before the winter season arrives.

According to the Department of Energy, more than 40 percent of annual energy expenditures are consumed by heating and cooling in a typical house. Proper selection of windows, doors and skylights can significantly affect how much money is spent or saved every year keeping homes bright and comfortable.

**Work** with a local window expert to determine if your windows are giving

you the biggest bang for your buck. Consult the *Yellow Pages* for local window providers.

**Check** with your local utility company. Several utilities offer incentives to homeowners who make energy-saving improvements. Contact the utility company in your area to determine if you're eligible for a low-interest loan or discount for replacing your windows.

**Ask** about insulating features. Some high-tech energy-efficient solutions include argon gas between the panes of glass and a Low-E coating. The National Fenestration Rating Council label



includes the window's U-value, SHGC and visible light transmission ratings. The lower the U-value, the better the window resists heat transfer.

Spending a few hours guarding against draft can be well worth the price — your energy costs will be lower and your home will be comfortable. ■

## Keep Kids Safe on the Internet

**F**irewalls and parental controls prevent children from accessing explicit material on the Internet, but children can do more online than just view Web sites and search for information.

Unsupervised, they can post personal contact information and interact with strangers. Though supervision is the best way to avoid these Internet hazards, be sure to remind your children of the following safety tips:

- Keep your identity private. Do not give your full name, mailing address, telephone number, name of your school or any other personal information.
- Never meet with someone you talk to online. If you feel it is appropriate to meet someone in person, discuss it with an adult and never go to the meeting by

yourself.

- Never respond to e-mail, chat comments or newsgroup messages that are hostile, inappropriate or in any way make you feel uncomfortable.

Parents should follow these guidelines for keeping their kids safe on the Internet:

- Talk to your children about what they can and cannot do online.
- Place your computer in the family room or another open area of your home.
- Be open with kids and teens and encourage them to come to you if they encounter a problem online.
- Learn everything you can about the Internet. ■

## What Makes a REALTOR® Special?

**A**ll real estate licensees are not the same. Only real estate licensees who are members of the NATIONAL ASSOCIATION OF REALTORS® are properly called REALTORS®. They proudly display the REALTOR "®" logo on their business cards or other marketing and sales literature.

REALTORS® are committed to treating all parties to a transaction honestly. REALTORS® subscribe to a strict code of ethics and are expected to maintain a higher level of knowledge of the process of buying and selling real estate. A recent independent survey reports that 84 percent of home buyers would use the same REALTOR® again. ■

## Home Inspections: What to Expect

**A** home inspector is typically contacted right after the contract or purchase agreement has been signed and is often available within a few days. However, before you sign, be sure that there is an inspection clause in the contract making your purchase obligation contingent upon the findings of a professional home inspection. This clause should specify the terms to which both the buyer and seller are obligated.

It is not necessary for you to

be present for the inspection, but it is recommended. You will be able to observe the inspector and ask questions directly as you learn about the condition of the home, how its systems work and how to maintain it. You will also find the written report easier to understand if you've seen the property first hand through the inspector's eyes.

Early inspection will avoid last-minute complications in the sale of your home and protect you from liability after the sale. ■

## GREAT TIME TO BUY

### Lowest Rates in Three Years

Ranging from about 5.7 to 6 percent, mortgage rates haven't been this low since October 1998. Despite uncertainties in the economy, most experts believe that low mortgage rates should keep home sales strong in 2004. Low rates also mean it's a great time for you to buy a home or move up to a larger home.

In 2001, the national median existing-home price was about \$147,200, an increase of 5.9 percent compared with 2000. The typical new-home price is expected to be \$177,800 in 2001, up 5.2 percent from last year. Let me help you determine what you can afford.

## Home Search Online Tip

**W**hen searching for homes online, look for databases that let you save your search criteria.

When a new listing matches your criteria, it will immediately be e-mailed to you to help you get a chance at first bid. Saving your criteria is also helpful because it saves you time — you don't have to continuously return online to search, and if you do, you don't need to fill out forms every time. ■

## AVOID UNEXPECTED Transaction Costs

**W**hen looking at the real estate purchase contract, most buyers focus on the sales price — but the price isn't the only factor that determines the bottom line. Is a bargain really a bargain if the buyer is paying all the transaction costs?

Before you decide to go with a great price, make sure you know the transaction costs and who will

pay for what. Typical costs include the broker's commission, a home inspection, a termite inspection, escrow or attorney's fees, a title search, an owner's title insurance policy, transfer taxes and recording fees. These costs vary greatly around the country. Who pays for what can be negotiated, and sometimes the customary local practice is applied. ■

**Do you know someone who is thinking about buying or selling a home? Please mention my name.**

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