

# Your HOME

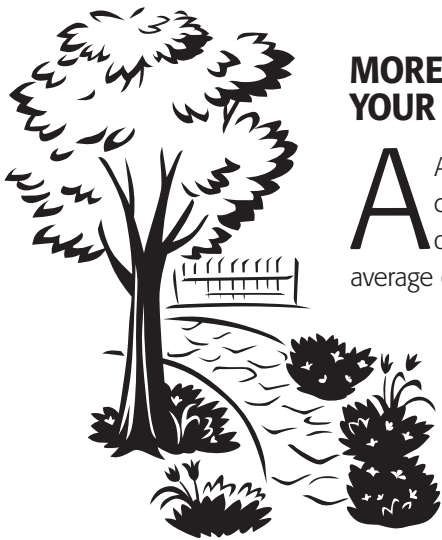


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## EVALUATING THE LANDSCAPE OF A HOME

Whether you're a buyer or a seller, a home inspection is a wise investment. Although attention focuses on the condition of the roof, plumbing, heating system, and structure, consideration also should be given to the landscape.

- 1. TREES**—Look for rotting areas on the trunk and limbs, fungi growth, and bark damage from mowers and other equipment.
- 2. GRASS**—Evaluate condition, color, uniformity, and how much labor and what materials it requires.
- 3. PLANTS**—Check location, planting depth, aesthetic and functional qualities, and suitability of selections. Photographs taken throughout the year will help evaluate a landscape's fall colors, health of plants, early leaf drop, and standing water.



## MORE GREEN IN YOUR POCKET

An attractive landscape can increase the value of your home by an average of 7.5% and reduce the time on the market by five to six weeks. The *Wall Street Journal* reported landscape investments are fully recoverable

and sometimes doubled by the increased home value.

### Did you know...

- Good landscaping increases community appeal.
- Trees shading homes can reduce attic temperatures as much as 40 degrees.
- Unhealthy trees with weak limbs can seriously damage your property.
- Landscaping screens busy street noises and reduces glare from headlights.

## TIME FOR SPRING CLEANING

Spring is an excellent time to clean out your closets, attic, and garage. A great way to get rid of your clutter and make some extra cash is to have a yard sale. It takes just a few hours to prepare, and one or two weekend days to sell. Spread the word to your friends and neighbors, advertise in the local paper, and put up signs. Determine your prices and label the items in advance. On sale day, make sure you're organized and get an early start. When it's time to close, take down all the signs and donate your unsold items to a charitable organization for a tax donation.



## CHOOSE A REALTOR®

Real estate agents are licensed by their state to buy and sell property. Most state-licensed agents have completed courses in real estate, real estate law, real estate financing, and listing. REALTORS® are real estate agents who are members of the NATIONAL ASSOCIATION OF REALTORS® and are committed to high standards of professional ethics and integrity.

A REALTOR®'s job is to counsel you through the complex buying process—from making decisions about the style of home to tracking loan application progress. Determining your needs and price range and providing information on communities are just a few of the many services provided by a REALTOR®.

Once you've found your home, your REALTOR® will help you prepare an offer and negotiate with the seller's agent. From that point on, the REALTOR® often oversees the mortgage application process, arranges an inspection and necessary repairs, and coordinates work of specialists (attorney, title company, etc.). The REALTOR® puts the pieces together and completes the deal.

## Questions I Am Often Asked...

### Q. How Do I Overcome Credit Barriers?

**A.** Mortgage lenders approve loans based on the borrower's income, assets, liabilities, employment history, and credit history. It used to be that a poor credit history or a high debt-to-income ratio made it almost impossible to buy a home. The 1996 Home Mortgage Disclosure Act cited credit history as the number one reason for denying a mortgage application. More options are available today than ever before for people with less-than-perfect credit.

- Subprime mortgage loans have less stringent qualifying criteria and generally carry a higher interest rate to offset the increased default and foreclosure risk.
- Credit counseling services offer free counseling and assistance in overcoming credit problems so that you then can qualify for a conventional loan with a more competitive interest rate.

*As your REALTOR®, my experience and knowledge will help you overcome obstacles to home ownership. For more great tips, give me a call!*



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

### REMODEL WITHIN PRICE RANGE

**R**emodeling can increase the value of your home, but be careful not to overdo it. According to *Better Homes and Gardens*, you should keep the value of your property within 15%–20% of others in your neighborhood. If the average home in your area costs \$90,000, most most buyers will look to purchase a home in that price range.

