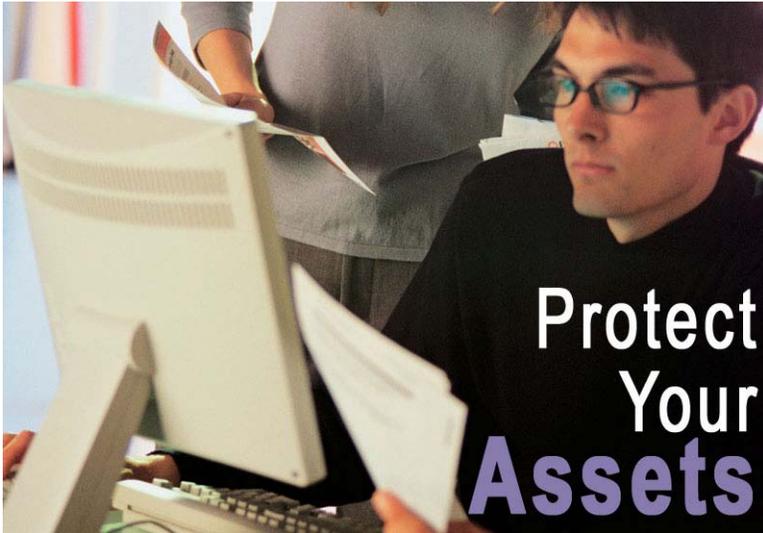


YOUR HOME

TIPS AND TRENDS TO HELP MAXIMIZE HOME BUYING AND SELLING

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Knowledge is power. The more you know about your rights as a home buyer or seller, the better prepared you will be to protect yourself from potential scams.

- Check your credit report once a year for accuracy and completeness. Any inaccuracies on the report can prevent you from obtaining a mortgage, refinancing or a home equity loan.
- Use the Internet wisely. More homeowners are using the Internet to shop for homes, products and services, including those of real estate agents, home inspections and mortgage lenders. Be sure you are dealing with a reputable organization before sharing your personal and financial information with them over the Web.
- Educate yourself about mortgages and mortgage fraud. Many products are available, but they may not be right for you. Learn about different financing options and be aware of predatory lending practices.
- Know your home's value. A comparative market analysis with local sales and market information can help you and your agent determine the best price at which to list your home.
- Protect yourself and your valuables. If you are selling your home, don't allow anyone inside unescorted. A serious buyer will be working with a real estate professional or should contact your agent to schedule an appointment. Also, lock valuables away before showing your home.

TIME FOR A KITCHEN UPGRADE?

Is it time to remodel your kitchen? Before you make any remodeling plans, assess your kitchen's condition. Make a checklist of major and minor problems as well as features you like and dislike. Consider the following concerns:

- **Space** – Are you satisfied with the counter, cabinet and floor space? Is the refrigerator position or counter shape interfering with the room's usefulness?
- **Traffic flow** – If you enjoy entertaining while you cook, you may want an open work space for more social interaction with your guests. If there's more than one cook in the household, you may consider expanding the counter work space.
- **Efficiency** – Outdated appliances may be wasting energy and costing you money. Purchasing newer, quieter, energy-efficient appliances may save you money in the long run.
- **Children** – With a growing family, you may need to create a larger eating area or lower cabinets for easier access to canned goods.
- **Location and design** – Are you satisfied with the way your kitchen is laid out? Do you want to add a deck outside your kitchen, or bring more sunlight into the room? Is the kitchen too close to the bathroom? If so, you might want to create a hallway or a different entrance to the bathroom.





SOUND ADVICE

The average home can be a noisy place to live. Appliances, HVAC units, computers and electronic equipment don't exactly make for a peaceful home environment. Fortunately, what makes a home quieter usually makes it more energy-efficient too.

Installing carpeting with padding absorbs sound and reduces impact noise. Another alternative is a floating floor with a sound-isolating mat underneath.

Windows with the Energy Star label outperform standard windows when it comes to dampening outside noise. They also cost more, but they can reduce home heating and cooling costs by as much as \$125 to \$340 annually, depending on the climate. Another option is installing interior storm windows to create another sound barrier.

Make sure windows are properly installed to prevent noise and other elements from entering your home. Use caulk or spray foam to seal air leaks in and around windows and doors.

It takes energy to make noise, so if any of your equipment, appliances or fans are noisy, they are also likely to be inefficient. Replace older appliances with newer models with the Energy Star seal. HVAC equipment, including blowers and ducts, should be sized properly. Right-sized units operate less frequently, more quietly and more efficiently.



Work With a Proven Leader

Buying or selling a home is one of the biggest and most emotional decisions you will ever make. So it's important to work with someone who can provide sound advice and a steady, guiding hand when you need it. That's why a CRS agent is the best person for the job.

A Certified Residential Specialist (CRS) is a proven leader in residential real estate who belongs among the top four percent of all agents in the country. CRS agents have a high volume of transactions and advanced training in areas such as business planning, real estate investing, marketing and technology. CRS agents offer years of experience, demonstrated success and professional advice to help you make smart decisions about buying or selling your home. They must also maintain membership in the NATIONAL ASSOCIATION OF REALTORS® and abide by its Code of Ethics.

With so much at stake in the fast-paced and competitive world of real estate, you know you can count on a CRS-designated agent to provide the best service for your real estate needs.



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