



YOUR NEWSLETTER TI-

MONTH / YEAR EDITION

A Note from (your name)

Customize a personalized note

to be placed here.

BUYING A

Perhaps you are seeking accessible explanations about the process of purchasing real estate. This article will help you every step of the way in the home buying process. This article will demonstrate practical advice that you can use in your real estate ventures.

If you are trying to purchase a home but the seller rejected your offer, do not worry, there may be other options or methods you can utilize to make the home more affordable. Perhaps the seller will offer to cover the closing costs or

Consider where you see yourself in the future when shopping for a home. Even if you don't currently have any children, if you are planning on living in the home for an extended period of time and the possibility of starting a family during those years cannot be ruled out, you should consider researching schools in the neighborhood to see if they will be satisfactory should you have any children down the road.

See if your real estate agent has a home-buying checklist. A sound Realtor will already know everything that needs to happen for your home purchase to go smooth.



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Name & Title
Phone
Email
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Licensed in (state)

Name of RE Company



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(Continued from Page 1) and should have a checklist for you to know every step to be taken. Checklists are very helpful and ensure that you breeze right through the process from start to finish.

If you are seeking better returns on any real estate investments, think about getting some repairs and remodeling done. As you finish the work, you will be rewarded with an immediate increase in the value of your home. Sometimes it will rise more than you have invested.

Try to understand mortgage loan terms before you go to buy a home. If you know how the term of the mortgage ties in with your payment and the final cost of the house, you will not be surprised later.

There are things you can negotiate when trying to land a real estate deal. See if you can get the seller to contribute something to the closing costs or pitch in with another financial incentive. For example, you could

for a seller to buy down your interest rates for a limited period of time. A seller is less likely to negotiate over the sale price if financial incentives are attached to an offer.

When you are considering a certain real estate agent, make sure to have plenty of questions planned to address all of your concerns. Your questions should all be relevant. For example, ask the agents about the number of homes they sold over the past year, and find out how many of them were in the neighborhood where you're planning to live. This agent

HELPFUL LINKS (suggestions)

Official visitor websites of your area

Your state, county & local tax info

Mortgage calculator

Current mortgage rates



GREAT ADVICE WHEN YOU'RE SELLING YOUR PROPERTY



The most probable cause is your asking price. You have to bring in the buyers by putting it up for a price that all parties will be happy with.

When you are selling a piece of real estate, being knowledgeable can make a big difference. There is so much to learn. However, most people simply don't have the time to shuffle through it. Here is a short article to help you learn some of basics when it comes time to real estate sales.

Add some energy efficient items in your home before you put it up for sale. Additions such as LED bulbs, outdoor solar lights, energy monitors, and Energy Star certified appliances can all appeal to buyers who would otherwise have to purchase such items themselves.

When your house is up for sale, make sure you have easy access to all information a buyer might require. For example, maintain a listing of the jobs that contractors have done on the property, along with the contact information for the contractors. This list will show the buyer the amount of care you took to maintain and improve the home.

Often the housing market goes by the seasons. Using fall decorations during the season could make your home more welcoming to potential buyers. Rake the fallen leaves or have your driveway plowed before showing the house. (continued on next page)



(Continued from Page 2)

A home that looks inviting is far more appealing to buyers than one that looks neglected. It will definitely increase the numbers of people who decide to check out your home during home showings.

Negotiation will play a part in almost every real estate sale. Keep an open mind and accept a fair offer if you want the home to sell quickly. On the other hand, if you do not need to find a buyer immediately, wait until you receive an offer that you will have no regrets about accepting.

Choose neutral colors to paint your interior so buyers can easily picture themselves in this new house.

ideas will create a nice atmosphere for your guests and have the potential to turn a possible buyer into a real buyer.

Avoid spending money on a new flooring unless you really have to. Not only is getting new floors expensive,

but you won't be using it since you are selling the home. Instead of a new floor, you can thoroughly clean and/or refinish the existing floor to make it look like new.

Have patience when dealing with the real estate agent of your choosing. For example, your real estate agent's take on the situation might differ from your own. You may want to really get the ball rolling, only to find that your agent has a different opinion. While you may not agree with everything said, it is important to follow their advice as much as possible, because it will aid you in selling your home faster.

Hopefully, you have found this to be a great help! Just apply the information that fits your circumstances. Even though there is a tremendous amount to

AREA INFORMATION

(suggestions)

Home Price Index for your area

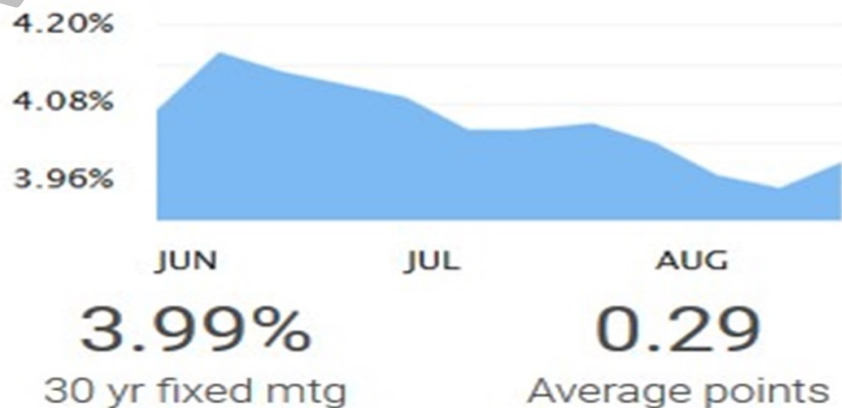
Comparative Market Analysis

Mortgage Rates Trend Analysis (picture to right is suggestion only)

Mortgage Market Watch chart

Your area events

Mortgage Rates Trend Analysis



PROMOTIONAL ADS

suggestions:
open house info,
new subdivision ad,
area events,
mortgage banking links

MAKE THE MOST OUT OF YOUR HOME WITH THESE HOME IMPROVEMENT IDEAS

You may not always have a step-by-step instruction guide for every renovation you want to do, but you ought to always check out whether you can find information about a project. Here is some solid advice that you can use to make general home improvements.

Stay as creative as possible when renovating your home. For example, a wall-to-wall library or wine cellar. Your guests will be amazed, as well as future prospective buyers.

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cal



to make general home improvements.

Lampshades that are plain add no personality are boring. Buy some cheap stencils at your local craft store, and using some acrylic paint or dye based ink pad, dab around the designs, transferring them to your lamp shade. This livens up the room without having to buy new lamp shades.

Think about your surroundings and perform improvements that are sensible. Having additions built like a room to bask in the sun in without insulation when you live somewhere like Michigan, or a deck that isn't covered in Arizona, this will deter home-buyers. Stick with the things that are wanted and keep your projects acceptable to the climate in which your home is in.

If you want a project that takes minimal effort and makes full impact, is easy and cheap to apply. Painting your home adds to the beauty and making it much more attractive to a potential buyer.

Seal cracks and openings to save on heating bills, as well as preventing bugs from entering your home. Apply caulk around windows and base boards. After your caulk is dry, bugs will not longer be able to get in, and your home will also be better insulated.

Be sure you properly install ventilation or windows in the bathroom. The humidity created by hot showers can create very fertile grounds for mold to breed. Painting over mold will not totally kill it off. You need to prevent the mold from getting there in the first place. Put in a fan and clear the air for good.

It is inevitable that chair cushions will flatten with use. Set them out in the sun to bring them back to life. The sun causes trapped moisture in the cushions to evaporate, enabling them to spring back to life. Flip the cushions and don't leave



Newsletter Title
 Newsletter tagline
 Edition month/year



Prsrt STD
 US Postage Paid
 >>>>>, >>
 Permit No. >>

Your Name
 Your company name
 Company address
 Company city/state/zip

Your phone # / Your email / **Your website**

This is not intended to solicit property already listed.



An

FEATURED LISTINGS

Property Photo

Address and/or
 Subdivision Name
 MLS# / Sales Price
 Call / text for more info!
 (Your phone #)

Property Photo

Address and/or
 Subdivision Name
 MLS# / Sales Price
 Call / text for more info!

Property Photo

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 Call / text for more info!
 (Your phone #)

(Continued from

Use caution
 when
 choos-
 ing a

prod-
 uct to
 clean clogs.

Some can be quite harsh and might do damage to your plumbing system. Do not use crystallized drain cleaners that will damage your pipes over the long run. If your home has a septic tank, it's especially important that you only use drain cleaners formulated to work with it safely.

Home improvements are a part of owning a home. However, not everyone is going to be successful with



(Your choice of
 recipe or puzzle of the month)