

# INSIGHTS

ON REAL ESTATE™

## TIPS TO GET YOUR HOUSE READY TO SELL

Creating a great first impression and increasing your home's resale value are keys to attracting prospective buyers. Here are a few tips to prepare a home for sale, without breaking the bank.

### **Create curb appeal.**

First impressions make a lasting impact. Create an inviting atmosphere by altering landscaping, re-painting the exterior, or painting the front door a bold color such as red or blue. In season, fresh cut grass, new mulch and flowers can make the house more appealing to potential buyers.

### **Touch up interior surfaces.**

Touch up paint, wash walls and clean the dust off your baseboards and ceiling fans. The brighter, shinier and newer a place appears, the more attractive it will be.

### **De-personalize the décor.**

If you are trying to sell your home, you have to remember that you soon will not be living there. Start packing by de-personalizing your home. Removing items such as family photos, toys and artwork can help buyers imagine themselves living in the home.



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## Inside Spread



### 3 QUESTIONS TO ASK YOUR LENDER

Whether this is your first home purchase or your fifth, it is important to have a set of basic questions to ask your mortgage lender. Here are a few things you should be ready to ask any lender you are thinking about working with.

#### **What are your fees?**

Knowing how loan companies make their money is important in understanding how much a mortgage will cost you.

#### **What programs do you have?**

Many lenders including banks, mortgage brokers and credit unions offer different types of

mortgages: VA, FHA, fixed rate, adjustable rate, rural housing, rehab, low down payment, and more are programs you can take advantage of that not all lenders may offer. Some local loans may also be available in your area so be sure to ask your lender.

#### **When can I lock in my rate?**

Interest rates fluctuate and can change from the time you are initially approved to the time you close on your loan. Knowing when the rate is locked in is key to calculating the final cost of your mortgage.

### IS IT TIME TO DOWNSIZE?

For many homeowners, the goal is to move into bigger and bigger homes as the family grows and life moves forward. However, for those nearing retirement, coping with financial instability, or dealing with health concerns, downsizing may be the next step. Here are some questions you can ask yourself to see if you are ready to downsize.

#### **Do I need the space?**

If you are now living alone or with your spouse in an empty nest, it can be a difficult decision to move out of the home that your children grew up in. Nostalgic memories can be a strong motivator to stay in a home well past the time the kids have all moved away. But, if you do not need the

extra space, downsizing can provide resources to spend with those grown children who are now on their own.

#### **Can I afford my home?**

If your home is no longer affordable due to either a career change, change in marital status or other financial circumstances, downsizing may be a positive move. Living in a smaller home may also reduce the monthly costs of

maintenance and utilities.

#### **Am I ready for retirement?**

For those nearing or past their retirement age, downsizing can be an essential step toward extending retirement funds. Stretching those savings by reducing monthly expenses can help you lead the life you want by ensuring you are fiscally ready for your next adventures. Decreasing costs is a smart way to prepare for the future.



### FIRST PROJECTS TO TACKLE AFTER MOVING IN

After taking the plunge and purchasing a new home, most people are eager to make that home their own. Here are a few tasks you will want to do as soon as you take possession of the property.

#### **Change the locks.**

You never know how many old keys could be floating around, given to neighbors or relatives of the previous homeowners. With so many new security products in the marketplace, now is a great time to add an automated lock.

#### **Clean and paint.**

Before anything is moved in, take the time to sanitize

the kitchen and baths, and prepare the walls for a touch of paint. Give all surfaces a thorough scrub down so you can start fresh. Unless you are in love with the existing interior paint colors, now is a great time to make the place feel like yours by rolling on a color of your choosing.

#### **Fix broken items.**

Repair or replace any broken fixtures or appliances. Check things such as door knobs, drawer pulls, outlet covers, and toilet seats. If time and budget are of concern, start with repairs in the highest traffic areas of the house, and save replacements for later.





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## DIY MISTAKES YOU DON'T HAVE TO MAKE

Taking renovations into your own hands is a great way to invest in your home. Before you take the first swing of your hammer, know there are certain things you can do to avoid costly and timely mistakes.

**Leave major changes up to the professionals.** Updates to electrical, plumbing and HVAC can all cause major damage to your home if not done correctly. This will help down the road when selling your home and making sure your house passes inspection.

**Plan ahead when ordering your materials.** Custom items, in particular, can take weeks to ship, and you do not want to slow momentum, or worse, pause a project to wait on materials to come in.

**Be decisive.** Testing eight shades of white is enough to drive a person mad. When in doubt, go with what you love, and you'll be happy living with. If you're looking to sell the home soon, steer toward classic designs over the latest and greatest trends.



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