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**RUNNING LOW**

**Ready To Sell?  
Buyers Are  
Standing By**



If you're thinking of selling your home this year, now might be an ideal time, depending on your situation. As a homeowner, you might not realize that the local inventory of homes is lower that it has been, meaning that buyers are having a harder time finding homes that fit their needs and budget. Sellers who have move-in-condition homes that are priced right are finding their homes selling quickly, some having the "problem" of multiple offers to choose from.

No matter your situation, contact us in confidence for a no-obligation comparative market analysis of your home. We can tell you how much your home is worth in today's market—and we might even have a buyer waiting for it!

**Can We Ask A Favor?**

When you're finished reading this newsletter, please pass it along to others who might be looking to buy or sell a home. We appreciate your positive word-of-mouth and promise to provide the same excellent service to your friends and family that you have come to expect from us. We thank you in advance for your referrals. Your trust in us keeps our business strong in the community.

**BUYING NEW?**

**We're On Your Side**

Are you in the market to buy a new-construction home? We can represent your interests during the purchase. Remember: The builder is looking out for his own interests during the transaction, and we can help you negotiate, get the best deal on incentives, upgrades, financing, plus work with the inspector and handle other issues that arise during construction. If you have questions about buying new construction, please contact us before you visit new home communities. We'd love to help you make smart decisions as you find a new home!

**FACT CHECKING**

**Is Your Credit Report Correct?**

A recent Federal Trade Commission study determined one in four people have errors on their credit report. That means, out of 100 people in a room, 25 of them may have inaccuracies on their credit report—which could affect how much they pay for interest rates on mortgages, car loans and other financial products. If you haven't reviewed your

credit report in a while, it's time to do so—for your financial health. You can request a free report once per year from each of the three credit reporting agencies: Equifax, Experian and TransUnion. Be sure to visit the free site [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com). Ensure you have accessed the right web address to avoid fees that other commercial sites charge.

Learn more about "Exterior Staging" on Page 1



# EXTERIOR STAGING

## Market Your Home's Outside For A Top-Dollar Sale

Never judge a book by its cover. We all say that, but we do it nonetheless. So too, home buyers will judge your home before they even drive up to the curb. They'll view the exterior of your home online and instantly decide to click on its description and interior photos...or move on. If your home doesn't photograph well, you're likely to lose buyers who will harshly dismiss it early on. Even if the photo looks great online, if they drive up to your home and it's not sharp in-person, they may just keep on driving—never to return.



Think like a buyer who is walking up to your front door—and start taking notes. Then consider how much better your home would look if you implemented even a handful of the following ideas.

**Front Door**

- Sweep around the front door step, and be sure all hardscaping is perfect from sidewalks and steps to borders and paths.
- Give your front door a good washing—or a coat of stain or paint.
- Replace the door knob, kick plate, door knocker, mail slot.
- If your key sticks or you need to "jiggle" it to work, oil or replace the lock.
- Make sure the doorbell works and the housing isn't cracked or peeling paint.
- Add a new mat, wreath on the door and a potted plant nearby.

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## Promote Your Listings AND Generate Referrals!



- Showcase your listings!
- Generate more referrals!
- Sell sponsor ads!
- Update content every month!

**ONE LISTING**

**TWO LISTINGS**

**THREE LISTINGS**

**\$\$\$ MONEY \$\$\$ AVAILABLE!**

**LENDER**

- Great Rates!
- Great Loans!
- Great Service!

**Gourmet Deli**

**Auto Repair**

**MARKET UPDATES**

**REFERRALS**

**Your Content Here**

**Customize Your Content Every Issue!**

The highest compliment our clients can give is the referral of their friends, family and business associates. If you know of someone who would appreciate our services, please call with their name and address and we will be happy to help them. Thank you for your trust.

Learn More at [www.RainmakerMyCustom.com](http://www.RainmakerMyCustom.com)

## STAGING

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### Windows & Trim

- Check the roof and inquire with a local handyman or roofing company on how best to remove mildew, moss or dirt from shingles.
- Clean the gutters and down spouts—and clean up the mess that can arise after this cleaning!
- Pressure-wash the exterior of your home to get rid of dirt, moss, spider webs and mildew.
- Inspect windows, trim, door frames, hand railings, etc. and have any peeling paint sanded and painted.
- Hire a window cleaner to get all the windows sparkling clean.
- Repair or replace torn or stretched screens.
- Repair, replace or remove decorative shutters and trim.
- Ensure all doors—including garage doors—are easily accessible, clean and easy to open, close and lock.

### Landscaping

- Hire a company to professionally trim landscaping, edge, mulch, fertilize, remove weeds and cut your lawn regularly (or do it yourself like a pro).
- Make sure all windows, doors and special features of the house are not blocked by bushes, trees or overhanging greenery.
- If you need some color around the front of your home, add potted or in-ground plants in bloom.
- Be sure to remove yard debris on a regular basis and rake up clippings and leaves.

### Outdoor Living

- If you have a deck, patio, gazebo, walkways or other seating area, be sure it's swept, perhaps even power washed.
- Set up seating/dining areas as though an outdoor party could spontaneously happen.

- Keep all chairs and tables set up in an organized fashion.
- Gather all kids' toys and store them in a garage, shed or in a neat pile in a corner of the yard.
- Be sure the playground—if you have one—is in working order; tighten screws, oil hinges, paint or replace elements as necessary.

- If you have a pool, make sure it shines by hiring a company to get it cleaned up and ready to go for the new owners.
- Pay the same attention to spas/outdoor hot tubs and other water features.

### Other Tips

- Hide garbage cans and recycling bins behind the house or in the garage or carport.
- Wind hoses and put away sprinklers after use.
- Put away all yard tools and machines.

- Make sure there are no standing pools of water, weeds and leaves, yard waste and unwanted items lying around.
- If you address these items, buyers will find your home welcoming, and they'll want to go inside to see more. Contact us for details on how best to get your home ready to sell.

### Ready When You Are!

*The depth of our real estate knowledge and experience can help you sell or buy a home in today's ever-changing market. Call on us at any time to get answers to your real estate questions and to make smart decisions for your finances and your family. Look for our contact info on page 4—we are here for you!*



## READY, SET, SHOW!

### Get Ready To Show In An Hour

If your home is on the market—or you're thinking about selling—it's a great idea to have a plan to get it ready to show in short order when the phone call comes that buyers want to take a tour. The secret, of course, is to fix up your home to show-time condition before prospects call. Here are some quick check points to get "ready to show" in less than an hour.

One key to swiftness is to have a bucket with all cleaning solutions, rags/sponges, paper towels and brushes that you can grab and go. Save even more time by assigning certain rooms to different family members. And, if you do these tasks each day, your drill will go that much easier!

### Kitchen

- Clear all clutter from counters and tables. If you can't put everything in its place quickly, store in bins or bags in out-of-the-way areas.
- Wipe down counters and appliances to clear food stains and dust.
- Put dirty dishes in dishwasher and clean sink and faucet.
- Put away all food items.
- Wipe up food stains from floor. Sweep floor with broom or power sweeper.
- Wipe table.
- Hang new dish towel (and put old ones in laundry).
- Take out the garbage and recycling.
- Turn on all lights.

### Bathroom(s)

- Brush toilet quickly and flush.
- Clean off counter and put all products inside vanity.
- Lock away all medicines.
- Clean mirror with window cleaner.
- Quickly wipe down floor area, especially in corners.
- Hang new towels (and put old ones in laundry).
- Turn on lights.

### Bedroom(s)

- Make bed.
- Clear dirty clothes and put them in laundry.
- Hang/put away all other clothes and shoes in closet.
- Check floor for other small things you can pick up or put away.
- Open window treatments.
- Turn on all lights.

### Living Room/Den/Dining Room/Study

- Clear clutter and if you can't put it all away, store in bins or bags elsewhere.
- Sort all like items together—books with books, toys arranged in a corner, magazines stacked, etc.
- Dust all flat surfaces, including electronics.
- Store small electronics in a secure place.
- Fluff pillows, fold throws.
- Open window treatments.
- Turn on all lights.

### Entry Way

- Hang coats, arrange shoes neatly, hang bags.
- Wipe down all flat surfaces.
- Sweep floor/carpet.
- Shake out door mat outside.
- Turn on light.

### Miscellaneous

Lock up pet(s)—or take them with you.

## TIMING IS EVERYTHING

### What Does It Mean For You?

Time is money. You've heard that often. Today it bears repeating because in the current market, time is of the essence!

Frankly, now could be the best time for you to make your real estate moves. The real estate market's vital signs—fewer properties for sale, fewer new foreclosures, a steadily improving economy, and interest rates still near historic lows—underpin why our local real estate market is inviting and affordable both to home buyers and sellers.

### Interest Rates

Mortgage interest rates have been very low for quite

some time. If you've been sitting on the fence, unsure if it's the right time to buy—or sell—waiting may cost you money.

*What does this mean for you?* It means you can buy the most home for your dollar today—or save a few bucks and get a smaller home that still fits your needs. If you're selling, it means more buyers may be able to afford your home today compared with the future, once interest rates go up.

### Properties For Sale

According to the National Association of REALTORS®, the number of homes for sale nationwide in the past half year has been at—or, even at times, below—the lowest supply level of homes for



sale dating back to the boom times of 2005.

*What does this mean for you?* If you have a home to sell, and it's priced right and in a good location, it will sell quickly. If you're looking to buy a home, prices could rise if the number of available homes stays relatively low. Contact us to find out what the current inventory of homes for sale looks like in our area—or what your home might sell for today. With inventory low, if you choose to put your move-in-ready home on the market, it could have a sold sign on it within days!

### Foreclosures

Many foreclosures today are indeed keeping prices down, but only in areas where there are numerous foreclosures. Generally speaking, the number of foreclosure homes on the market and "shadow inventory" (homes at risk of being foreclosed) is shrinking as economic conditions gradually improve.

*What does this mean for you?* If you're in the market for a value property, we can narrow the focus to foreclosures and distressed

properties to find that gem. If you're in a situation where you believe you may not be able to afford to sell at today's prices, contact us confidentially for a consultation to review your options.

### State Of The Economy

The areas where home prices and rental rates will rise include places with high job growth. Check employment trends. Look around at area corporations. Are they hiring and posting gains? If so, it's a good place to live. Research rental vacancies both of homes and apartments in our area.

*What does this mean for you?* We can help you determine what the real estate and rental markets are doing in our local area—to help you decide whether you should buy or sell a home—or invest in a rental property for income.

### Take Action

Give us a call to find a local mortgage lender who can help you finance your new purchase or ask us for a comparative market analysis on your own home to find out what it can sell for in today's real estate market.



## TAX UPDATE

### Home-Buyer Tax Credit

Over the past few years, the federal government has offered various incentives to home buyers including interest-free loans to first-time home buyers, then tax credits for first-time home buyers and finally a tax credit for move-up home buyers.

If you're in the first group who are paying back the original \$7,500 tax credit, check with your tax professional about how best to handle the repayment submission. In many cases, you may be able to add the repayment amount directly to your 1040 tax form. See if you qualify for this option.

