

ARE YOU LOSING MONEY BY LOSING FIXED GOODS?

When you negotiate a contract, make sure you know what furniture, fixtures and appliances, if any, are being sold with the property. Technically, anything that's permanently affixed to or installed in the home is real property. Everything else is the sellers' personal property. This definition leaves a gray area that can lead to disputes between a buyer and a seller.

Ask the sellers what permanent fixtures they intend to remove and remind them to spell it out in the contract. Are built-in appliances real property or personal property? What about a shelving system? A chandelier? Window coverings? If you plan to buy furniture or other nonpermanent items, be sure that is also in the contract.

Ask your real estate agent to go over the standard contract with you before you receive or make a purchase offer. That way, you'll know what to expect and be prepared to negotiate the best deal you can get.

Taking the OFFERS

Today's homebuyers are venturing into territory that was considered off-limits a year ago. In last year's hot sellers' market, there wasn't much point in making an offer on a listing unless you were willing to pay the full asking price or more. Now buyers feel more comfortable offering sellers less than the list price, leaving room for negotiating the final price.

As disappointing as this might be for sellers, a low offer is better than no offer at all. A low offer, in most cases, is the beginning of a dialogue with the buyer — a dialogue that might result in a mutually acceptable purchase agreement.

Often a dialogue is helpful in determining whether buyers and sellers are flexible. However, oral agreements to sell real estate are not binding, so any counter proposal to the other party (called a counteroffer) should be in writing.

Countering an offer from a buyer who doesn't have the financial means to buy your home is a waste of time. Before you draft a counteroffer, make sure the buyer can perform. Your agent might want to talk directly to the buyers' loan agent or mortgage broker. If the buyers have not developed a relationship with a mortgage lender, make any counteroffer contingent upon the buyers providing you with a pre-approval letter shortly after contract acceptance.

HOW A CRS CAN HELP YOU

A Certified Residential Specialist can help you sell your home faster and for the best price. CRS Designees are able to price your home accurately by conducting a Comparative Market Analysis. This research will help support the price with comparable facts and statistics. A CRS can advertise your home in the most visible outlets in your area, and can hold the most appealing and effective open houses. A CRS has access to outof-town buyers through the nationwide network of Certified Residential Specialists. Trust your home with an expert: Use a CRS.





DECORATE With the Internet

Finding the perfect wallpaper pattern may now be as close as your computer screen. Historically, you would have gone to many wallpaper stores and spent valuable time searching for a suitable pattern. Now you can go to

http://www.wallpaperguide. com/ and select a subject

or category from a database of more than 43,000 wallpaper designs and quickly find the patterns you want. After choosing the pattern, The Wallpaper Guide Web site finds a local store that carries the pattern, or you can order it online for direct delivery.





Bathroom Updates: Quick, Easy and Affordable

You don't have to tear up your bathroom to make decorating changes. Redecorating your bathroom can be a simple weekend project that will leave you with some extra money and a new sense of style.

Replace mirrors: It's amazing how different a bathroom can look with a new mirror. If your medicine cabinet is outdated, consider replacing it with something simple, like a wood framed mirror.

Still have those pea-green walls? Painting the walls another color can drastically change the mood of your bathroom. Try watery blues or greens to give it a spa look. If you hesitate to use too much color, stick with neutral colors with names like: oyster, almond or biscuit.

Change your faucet. A new shape or finish can make a drastic improvement you'll enjoy every day. You may want to get new hardware for your other fixtures as well. Today, mixing metals is perfectly acceptable as a design statement.

You might benefit from a new countertop if your vanity is still in good condition. Formed laminate and backsplash countertop units install easily and quickly. Try onepiece countertops or marble.



Keeping your cool: Solutions for Summer Heat

The summertime is the time to save money! With these helpful tips, you can cut down on energy costs, and stay cool.

First, block the sun. Your best defense against the sun is heatreflecting or low-emissivity windows. These windows have a thin film inside double-pane glass to slow heat gain in the summer.

Second, install film on existing windows to absorb solar radiation, or get film that is reflective to keep the sun's rays outside.

Third, consider awnings. You can find ready-made fabric or aluminum awnings that install easily. Place them over east, south and west windows.

Next, hang light-colored shades inside your home. This will help reflect some of the sun. Some fabrics even have light reflective backing.

Finally, remember to cross-ventilate wherever possible. Make sure air can come in one window and flow freely out another.

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

