

Your HOME

Realtors® Make a Difference

The NATIONAL ASSOCIATION OF REALTORS® (NAR) is the only trade

organization that looks out for the interests and rights of home owners, buyers and sellers. Its members adhere to a strict Code of Ethics and are self-governed, government regulated, and subject to internal and state-regulated disciplinary actions for infractions.

NAR spends millions of dollars each year to promote home ownership and lobby for legislative action. NAR has been involved in such issues as:

- Raising FHA caps on loans so more people can qualify for government-backed loans
- Deducting mortgage interest off federal income taxes
- Raising the limit on capital gains (Tax Relief Act of 1997)
- Stimulating the move-up, second home, and vacation home markets

REALTORS® are self-employed and pay their own expenses. They must be knowledgeable and up-to-date on all aspects of the real estate industry—from local community interests to federal laws. Their success or failure hinges on satisfying their clients. REALTORS® get paid a commission only when the transaction is complete.

I am a REALTOR® with the professionalism, knowledge, and experience to help you buy or sell a home.

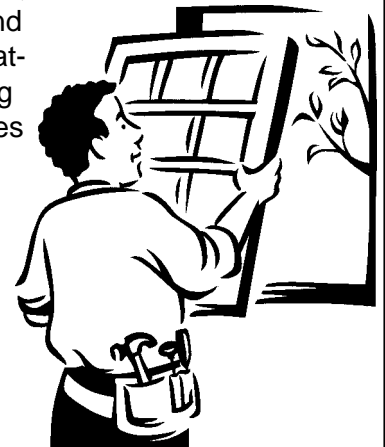


Don't Lose Your Cool During the Summer

Keeping cool during the hot months shouldn't cost a fortune. By operating your air cooling system in an efficient and environmentally friendly manner, you can save money and energy!

- Purchase an automatic, programmable thermostat to change temperature settings during the day and night.
- Paint your home a lighter color and/or apply a reflective coating to the roof to reduce the amount of heat absorbed inside.
- Install more efficient windows and insulation.
- Use curtains, shutters, and natural landscaping for shading.
- Invest in an EPA "Energy Star" unit with a cooling capacity appropriate for your home.

- Operate dishwashers, ovens, dryers and other heat-producing appliances in the morning or at night.



Questions I Am Often Asked...

Q • What's the Point?

A. Points are the interest on a mortgage loan that lending institutions charge as extra up-front interest. Bad points are the ones you pay; good points are those paid by the other party. Buyers' points are tax-deductible, but the sellers' are not deductible. Make sure you get the point facts before you secure your mortgage!

“Still Home” While You're Away From Home

If you're going to be gone for an extended period of time, you need to create the illusion you're still at home.

- Stop mail and paper delivery, or have a trustworthy person pick them up.
- Don't indicate that you're away on your voice mail.
- Turn your telephone ringer off or down so it can't be heard outside.
- Put lights, radios and televisions on timers.
- Leave curtains, shades and blinds in normal positions
- Arrange for yard maintenance (mowing, snow removal, etc.).
- Ask trusted neighbors to watch your home while you're away.



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

Did you know...?

A home warranty increases the value of your home. According to *Business Week* magazine, a home covered by warranty protection can sell for up to 3% more on average than one that isn't covered. The National Home Warranty Association reports that the investment can make your home more appealing and sell 50% faster due to the added appeal.

