

H **YOUR** HOME



Selling Your Home? Get the Most Out of Your Yard

A well-landscaped lawn can do wonders for the selling process. A study conducted by the University of Florida shows homes with tidy yards sell 15 days faster than homes with unkempt lawns. If you're planning to sell your home this spring, here's a checklist to follow:

- Tidy your lawn. Mow, edge and water, fluff up mulch, and pull weeds.
- Make sure fences and outdoor lights are in good condition.
- Brag. If you've made improvements to your lawn, let prospective buyers know. Pathway lights, professional landscaping, trellises and ponds are all big selling points.
- Pack seeds you plan to move with you in an airtight container, and store bulbs in a cool, dark place. (Moving boxes are perfect.)
- Drain gas and oil from your lawn tools.

Landscaping investments typically yield big returns and beautify your neighborhood, increasing overall property values. Happy gardening! ■



Owning a Home is Good For the Kids

A study conducted by the Joint Center for Housing Studies at Harvard University shows that owning a home benefits children. Based on national data controlled for economic, social and demographic variables, the study concluded that children of homeowners have higher cognitive test scores and fewer behavioral problems than do children of renters. The study attributes its findings to "the independent impact of homeownership and its positive impact on the home environment." Read the full report at www.jchs.harvard.edu. ■

UNDERSTANDING TITLE INSURANCE

If you're buying a home, you'll have to purchase title insurance: Lenders require it. But what is title insurance?

To ensure that the party you are buying your home from has full and legal title, a title company will research the history of ownership at the local property records office. But while the records may be official, they're not necessarily correct. In addition, a "cloud" on the title could affect its transfer. Examples of clouds include tax liens, easement problems and mechanic's lien, made by a contractor or

repairman for unpaid bills.

Here's where the insurance title comes in. One form of title insurance is

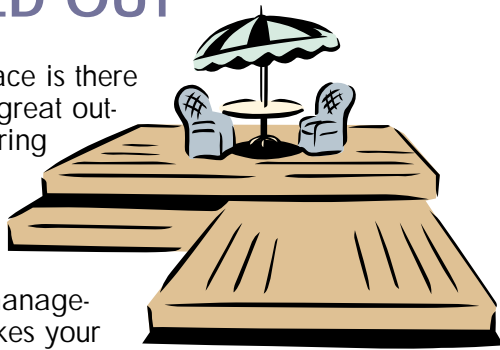
lender's coverage, designed to protect not you, but your lender in case of title problems. As a buyer, you are required to purchase this form of title insurance, which provides protection up to the original mortgage amount.

You can also purchase owner's coverage, which protects your equity. Inflation riders are often available to ensure that as the value of your home goes up, the title insurance won't follow. ■



ALL DECKED OUT

What better place is there to enjoy the great outdoors this spring and summer than your own backyard? Building or designing a deck can be a creative, manageable project that makes your yard an extension of your home.



When designing decking patterns, think outside the box. Decking is typically 2 inches by 6 inches, but you might want to try 2-by-2 or 2-by-4 decking instead. Alternating sizes can create a spectacular effect. Redwood decking is popular for its beauty and resistance, but it is a dwindling resource. Pressure-treated pine and cedar are other durable materials that withstand decay, insect damage and the effects of water and sun. Or you may prefer a man-made alternative such as Trex or TimberTech. Both of these products use recycled materials.

Railings are a deck's most prominent visual element and may be made of wood, rope, metal and a host of other materials, according to DoItYourself.com. When choosing a railing design, find one that complements the style of your home.

Make sure your deck meets or exceeds local building codes, especially if your deck is elevated. Support systems should be able to withstand the weight of the deck and a crowd of people standing on it. Railing spaces should not exceed 4 inches by 4 inches.

Finally, make your stairs safe for everyone. Your deck steps should be at least 6 feet wide — 3 feet wider than code typically demands — so that two people can comfortably pass by each other. Risers should be no higher than 7 inches tall, and the treads should be 10 inches deep. ■

MORTGAGES MADE EASY

Mortgage calculation can be a frustrating and difficult task for most of us, but thanks to a proliferation of

handy online mortgage calculators, it doesn't have to be. Visit the following Web sites for help figuring out loan amounts and mortgage payments:

www.bloomberg.com

www.smartmoney.com

www.homefair.com

www.mortgage-calc.com

www.quickenloans.quicken.com

www.mortgage-net.com/calculators. ■



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Do you know someone who is thinking about buying or selling a home? PLEASE MENTION MY NAME.

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