June 2016

FROM YOUR LOCAL

REAL ESTATE EXPERT

WHAT TO DO BEFORE YOU BUY A HOUSE

Are you thinking about buying a house? Consider these tips for getting ready to buy:

- **Save for a down payment**. The minimum down payment for an FHA loan is 3.5% of the property's purchase price. This might be a pretty good chunk of money for many homebuyers, but don't worry! If you're not quite there, you can work on the rest of these steps while you save.
- **Review your credit history**. Is it good? The better the credit history (and the bigger your down payment) the more desirable your loan terms and interest rate will be.
- **Improve your credit**. It's simple: pay your bills and pay them on time! If you tend to be forgetful when the first of the month rolls around, consider setting up automatic monthly payments for some accounts.
- **Do not purchase any big-ticket items on credit**. This includes vehicles, furniture or even a vacation. Doing so negatively affects the amount you can borrow. These personal loans increase your debt-to-income ratio which in turn will decrease your borrowing power and your purchasing power.
- **Shop around for a mortgage now, before you shop for a home**. Many homebuyers neglect this primary step toward purchasing a home. Comparing lender commitments will expose big differences in loan terms and costs. Don't quit shopping until you've spoken with at least three lenders.
- **Get a written preapproval for the maximum 30-year fixed-rate mortgage you qualify to receive**. A preapproval letter is a must nowadays. It tells sellers you mean business, and you have the money to back up your offer.
- **Find a real estate agent you are comfortable with**. Buying a home is a huge deal. Selection is about when, where and what price, and includes a big financial commitment. You need an expert at your side to guide you through the process and help you make the right decisions.

DATES TO REMEMBER

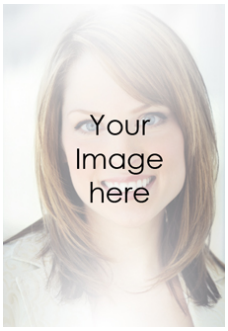
Flag Day – June 14
Father's Day – June 19
Summer Solstice – June 20

BOSTON BAKED BEANS

- 2 cups navy beans
- ½ pound bacon
- 1 onion, finely diced
- 3 tbs molasses
- 2 tsp salt
- ¼ tsp ground black pepper
- ¼ tsp dry mustard
- ½ cup ketchup
- 1 tbs Worcestershire sauce
- ¼ cup brown sugar

1. Soak beans overnight in cold water. Simmer the beans in the same water until tender, about 1 to 2 hours. Drain and reserve the liquid.
2. Preheat oven to 325 degrees F.
3. Arrange the beans in a 2-quart bean pot or casserole dish by placing a portion of the beans in the bottom of the dish and layering them with bacon and onion.
4. In a saucepan, combine molasses, salt, pepper, dry mustard, ketchup, Worcestershire sauce and brown sugar. Bring the mixture to a boil and pour over beans. Pour in enough of the reserved bean water to cover the beans. Cover the dish with a lid or aluminum foil.
5. Bake for 3 to 4 hours in the preheated oven, until beans are tender. Remove the lid about halfway through cooking, and add more liquid if necessary to prevent the beans from getting too dry.

Your Name | Phone number | email address | website



Agent Name

Street Address City, CA Zip

YourCompanyLogo

MAINTENANCE TIP!

Considering an underground irrigation system? Follow these tips to ensure maximum water and money savings:

1. Make a diagram of your yard and identify key locations for a sprinkler system.
2. Consider the type of grass and shrubbery you have. A drip system may be a better watering method for some plants than a sprinkler system.
3. Water wisely and make sure there are no obstacles blocking the water's path. Also avoid overshooting a sprinkler to prevent it from watering the sidewalk.
4. Call 811 a few days before your irrigation installation to have someone assist you in locating the utilities sitting underneath your lawn. Better safe than sorry!
5. Keep an eye out for signs your irrigation system isn't working right, like dying grass or puddles of water. You may have a leaky valve, head or pipe.
6. Ensure the pressure is just right to avoid bursting pipes or sprinkler heads that don't pop up properly.

HOW TO STAGE YOUR HOME

In a buyer's market, sellers need every advantage they can get. Home staging is an excellent way to highlight your property's strengths. You can hire professional home stagers, or use the following home staging tips yourself.

Make the buyer imagine themselves in your home so they feel comfortable and not distracted. Do this by:

- removing family photos, kids' toys, toiletries, etc. to depersonalize the space;
- painting in neutral colors so buyers can imagine putting their own color palettes on the walls; and
- removing excess furniture and clutter—too much furniture makes the home feel and appear small.

To give the impression the property is upscale and luxurious:

- clean every inch of the house like the several thousand dollars depends on it;
- update outdated fixtures such as cabinet hardware, ceiling fans or old faucets;
- improve the lighting in your house with energy-efficient bulbs for a warm and inviting atmosphere;
- complete any unfinished projects — a house with a to-do list is a quick turn off for buyers;
- purchase slip covers, bed covers and color-coordinated towels to dress up your existing furnishings; and
- decorate with fresh flowers and candles — the smell of a home during an open house is almost as important as the way it looks.