



Faye Kitzman
Mortgage Agent

Mortgage Intelligence
FSCO M08003930
Phone: 519-588-0141

Faye.kitzman@migroup.ca
www.mortgagesbyfaye.com

FAYE KITZMAN'S MORTGAGE NEWSLETTER

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Quote of the month

*"Happiness is when
what you think, what
you say, and what you
do are in harmony."* by
Mahatma Gandhi

How to Prepare your HOME for sale before the Spring...

Before you know it, spring will be here. Spring time is the ideal time for home buyers and home owners to buy and sell homes. In the winter, homes sales slowdown and people focus on the holidays. Once spring hits, your home can shine its brightest. To prepare your home for sale before the spring hits, here are a few tips. Use them to help your prepare mentally as well as to help you budget your time and money, you will be glad you did.

Spruce up your curb appeal: The first part of your home that buyers will see is your yard. Believe it or not, buyers will make up their mind whether they like your house from your curb appeal. Take the time and tidy around plant beds with new mulch, cut and trim your lawn and remove unsightly plants and debris. Clean up your front entry, porch furniture and beautify with fresh potted plants to ensure your front entry area is ready to welcome guests.

Start upgrading now: if you are trying to get the most return on your investment (ROI), look at your home to see if any upgrades are necessary. Upgrades can mean repairing and restoring finishes and appliances or it can mean taking your existing finishes and purchasing higher quality ones. A vinyl floor upgraded to wood or a standard refrigerator upgraded to stainless steel are examples of well worth it upgrades, that you will see a positive return on your investment.

Do your homework: Research what other homes in your neighborhood that have recently sold or are currently up for sale are offering. Compare their sale prices, Â home area, amenities and how long their home has been on the market. This will give you an idea of how much to ask for, for the sale of your home, as well as what upgrades your competition offers(ed). This is important, to help you determine how much money you will need to spend to be competitive as well as gauge what home buyers are looking for. Your home is guaranteed to stay on the market longer if it's considerably over or under the competition, so get armed with the information now. Being well informed will also help you for your next home

Budget your money and time: Preparing your home for sale can be expensive and time consuming if you aren't prepared. Take the time to thoroughly assess what parts of your home you are going to tackle first. Hiring a Realtor to help you prioritize may help if you're getting overwhelmed. Keeping yourself sane during selling your home is often a challenge. By planning how much money and time you can dedicate to your home renovations, and preparations will help. The better you can do this, the more enjoyable the home selling process will be.

While the weather is still mild, start preparing your home for sale now. For specific items to tackle in your home have a professional appraisal as well as a home inspection performed. Both of these will provide valuable information to prioritize and plan your home selling checklist. Also remember, Kevin and I as professional Realtors can also help you make many of these key decisions and may save you time and money in the long run.

Sincerely,

Kevin and Faye Kitzman

P.S. check out www.kitzmanteam.com for a HOMEOWNERS INSPECTION CHECKLIST...this practical checklist will help you identify common house problems and deal with them; from the outside of your home to the inside. If you would like this mailed to you please give us a call at 519-577-0603.

Staging... for a faster sale and higher price!

There are many television shows today that focus on home staging. If you have not watched any, do yourself a favor and tune in. They all say the same thing: do not even consider putting your house on the market until you have taken a close look at its condition. Experienced sales people know that you only have one shot at impressing potential buyers, so take some time to prepare your home for showings. You will be rewarded with a faster sale and a higher offer.

Start with the Basics

- Everything from floors to windows must be spotless. Remember to clean the oven and other major appliances.
- Skylights should be crystal-clear, too.
- Kill the offensive odors. They're the first thing buyers notice, and often a permanent turnoff.
- Eliminate clutter.
- Put away small kitchen appliances and other items that are sitting on countertops and tables.
- Remove photographs from table-tops.
- Organize the closets.

Outside Tasks

- Clean the drain gutters. Buyers almost always comment if gutters are full of leaves and it makes them question other maintenance issues.
- Store or organize items that make the yard look messy.
- Make your front entry inviting. Decorate it, paint the door or buy a new door. It's the first look at your house, so make it a good one.

Tips for Vacant Homes

Vacant homes often greet Real Estate Sales Representatives and home buyers with a blast of stale or mildew-laden air. As soon as buyers smell mildew, they are out the door. Deal with the mildew before you list the house.

Have you ever noticed that during colder months the interior of a house without heat always feels colder than it is outside? Leaving the heat or air conditioning running while a home is on the market reduces odors and makes the house more inviting. Keep the lawn and landscaping tidy, even if you have to hire someone to do it.

Don't Take it Personally

The first step is to separate yourself from any personal feelings you may have about your home. It's not your home now; it's a commodity you intend to market. As the seller, you must trust your own instincts. Try to evaluate your house as if you are seeing it for the first time.

If you were a home buyer, what would you think about the house?

What changes would make immediate improvements?

What are the home's best features and how can you show them off?

How about a look that says "comfort" or a popular decorating theme, such as the vintage, casual look of Shabby Chic.

Create a Mood

Is there a mood that you'd like to create? If you're near water, how about breezy fabrics and blue-green colors that remind us of the beach? If you're in the mountains, perhaps you could go rustic. Study the house, brainstorm, and speak to your friends or family members about possible ideas.

Pack It Up

Pack away most of your family photos. Buyers should be able to imagine their own possessions in the home. When home buyers start deciding how their furniture will fit into your rooms, you're on your way to a contract.

Pack up the bulk of large, personal collections, so that buyers don't get so distracted by them that they forget to look at the house.

Make It More Spacious

Remove excess furniture to make rooms appear more spacious. Clean and organize the closets.

Store boxes in an out of the way location or rent a temporary storage unit so you can de-clutter every part of the house.

Expose Desirable Features

Remove rugs if they're covering up nice hardwood floors. Remove heavy drapes that keep out natural light, especially if there's a great view out the windows.

Add Some Life

Living (not artificial) plants go hand-in-hand with nearly any home staging theme.

Freshen Up

How about a coat of fresh paint? Are walls in the house dingy? Are the colours dated? Should you clean curtains or other window ornaments?

Create a Mood

Bake bread during showings, or place a fresh loaf in a basket on the counter to create a warm and homey atmosphere.

Classical music playing softly in the background is nice, but choose something that enhances the mood you are trying to create. For example, in the Blue Ridge Mountains, locals and out of town buyers react positively to Appalachian folk music playing softly in the background.

Essential Curb Appeal

In addition to keeping the lawn nicely trimmed, there are other elements you can add to grab a buyer's attention before they walk in the door:

- Use outdoor lighting. It does wonders in the evenings when many homebuyers do drive-bys of properties.
- Buy an attractive doorknob set.
- Sweep the driveway; pressure wash the house or sidewalks if necessary.
- Enhance landscaping.

A great overall impression is often enough to make a buyer more lenient about minor repairs that may be required. You want them to fall in love with the house as soon as they see it from the street.

Your Health-Your Choice Tips and Articles for your wellbeing!

February 2012

HAPPY FEBRUARY! Welcome to your Winter Check-in!

How are you doing with your New Year Resolutions? Have you given up or are you still going strong? Perhaps you made unrealistic goals? Whatever the reason, don't let FEAR dictate your life! The only one holding you back is you!



"The difference between the impossible and the possible lies in a person's determination." ~Tommy Lasorda~

SETTING REALISTIC & ATTAINABLE GOALS!

You MUST Be S.M.A.R.T. when it comes to setting your health or fitness goals!

SPECIFIC: Write down your goal. Be as specific as possible. I.E. I want to lose weight. Too general!
You need to answer the 6 "W" questions!

*Who: Who is involved?

*What: What do I want to accomplish?

*Where: Identify a location.

*When: Establish a time frame.

*Which: Identify requirements and constraints.

*Why: Specific reasons, purpose or benefits of accomplishing the goal.

MEASUREABLE: You must be able to measure your progress! How many? How much? How will I know when it's been accomplished?

ATTAINABLE: When you identify goals that are most important to you, you begin to figure out ways you can make them come true. You develop the attitudes, abilities, skills, and financial capacity to reach them.

REALISTIC: To be realistic, a goal must represent an objective toward which you are both *willing* and *able* to work. A goal can be both high and realistic; you are the only one who can decide just how high your goal should be. But be sure that every goal represents substantial progress.

TIMELY: A goal should be grounded within a time frame. With no time frame tied to it there's no sense of urgency. If you want to lose 10 lbs, when do you want to lose it by? "Someday" won't work. But if you anchor it within a timeframe, "by May 1st", then you've set your unconscious mind into motion to begin working on the goal.

T can also stand for Tangible – A goal is tangible when you can experience it with one of the senses, that is, taste, touch, smell, sight or hearing. When your goal is tangible you have a better chance of making it specific and measurable and thus attainable.

Ref: *Top Achievement*

Crystal Reia, PTS, PFS, OAS
Certified Personal Trainer, Owner
Your Health-Your Choice

Email: yourhealth-yourchoice@live.ca

www.yourhealth-yourchoice.weebly.com

Facebook: www.facebook.com/URHealth

Twitter: @URHealthURChoic



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