

# realtyreport®

Compliments of Ed Horbaczyk

Signature Service/GMAC Real Estate, Brokerage



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*Greetings! You're receiving this newsletter with hopes that you find it informative and entertaining.*

*If you're thinking of making a move, or are just curious as to real estate trends in your area, please feel free to call at any time. It's always good to hear from you!*

All the best,

*Ed*



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Each office is independently owned and operated.

## Spring Into Positive Territory!

Spring traditionally marks the beginning of the busy real estate season, and so far this year, all signs point to this tradition being upheld.



The Canadian Real Estate Association expects sales numbers to remain fairly stable through the first half of 2011, although they could come under pressure when interest rates resume their expected climb in the second half of this year.

If you're thinking of listing your house for sale, there's no better time than now. Make sure you maximize your selling opportunity by remembering to highlight all of the things you've come to love about your home.

Location, of course, is always key. Be sure to list the unique features of your property's setting, including highlighting its location in relation to transportation, schools and shopping, as applicable.

In addition to location, it's worthwhile making a list of specific home improvements you've added to your house. Did you install an

alarm system, crown moldings, a fireplace or hardwood floors? Did you upgrade your wiring or plumbing systems, cupboards or counters? Highlight, too, any warranties or guarantees that are transferable to the new owners, as well as items you've agreed to include in the sale price of the home, such as appliances, window coverings and light fixtures.

Whether you're buying or selling, you'll want a thorough analysis of the current, local real estate market, and you'll want to have a discussion on how your needs fit into this environment.

Please call to discuss how to make your property transactions as smooth, efficient and effective as possible. Or, if you're not planning a move at this point but you know people who are, please pass this contact information on to them. Thank you for your support!

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# SPRING CLEAN Like the Pros!



Will the change of seasons mean a change of address for you? Or just a change in mood? Whatever the reasons for why you want to make your home shine this spring, it's often wise to have a room-by-room cleaning checklist to refer to, just like professional cleaning services do, so that no corner gets forgotten!

## BEDROOMS:

- Remove your window coverings and launder them as per the manufacturer's instructions.
- Clear off and wipe down the outside and inside of your dresser, nightstands and armoire. Put back only those items you use. The same goes for your closet.
- Take off your bed linens – including the skirt, mattress cover and pillows – and wash them. Now's the time for those who live in cooler climates to switch back to lighter bedding.
- Vacuum your box spring and mattress. Flip over and rotate your mattress for even wear.
- Vacuum all upholstered furniture, as well as any rugs and lampshades.
- Vacuum or wash the floor, depending on its surface.

## BATHROOMS:

- Remove and wash your shower curtain. Clean the liner, or replace it altogether.

- Empty out and clean the inside of your medicine cabinet, linen closet, drawers and cupboards. Throw out expired medicine, makeup, etc.
- Clean your bathtub and/or shower, toilet (inside and out), sink, fixtures, vents/fans, wastebasket, mirror, rugs and floor.

## FAMILY/DINING ROOM:

- Dust and wipe down light fixtures, artwork, electronic equipment and ceiling fans.
- Take down your window coverings and wash them according to the manufacturer's instructions.
- Remove knick-knacks, picture frames, books, etc. from tables and shelves so you can dust and clean/polish them and the surfaces they sit on.
- Vacuum couches and chairs, using the attachments to get down into those areas where crumbs tend to collect. Launder slipcovers, throws, etc.
- Vacuum windowsills, moldings, lampshades, rugs and carpets. If rugs and carpets are especially dirty, consider having them professionally cleaned or renting a shampooing machine.

## KITCHEN:

- Working quickly, turn off the power to your fridge; clean its coils with a vacuum attachment and defrost its freezer.
- Empty your fridge, tossing expired/unnecessary items. Remove shelves and drawers; washing them and wiping down the fridge's interior before putting back what you're keeping.
- Empty your cupboards and drawers, throwing out what you don't use. Clean them out, putting down new shelf paper as needed.
- Run your dishwasher with nothing in it but some baking soda or vinegar.
- Clean inside your oven according to manufacturer instructions. Remove oven knobs and spill catchers; wash (or replace) them and clean the oven's exterior.



Now open your windows and enjoy the fresh smell of spring – both inside and out!



## A Winning Offer

You might be in the market for a new home this spring, but so will a lot of other people. When you're ready to make an offer, here are a few things you can do to better the odds of your offer being the winning one.

- **WORK WITH A REAL ESTATE SALES REPRESENTATIVE.** A winning price is an essential part of a winning offer – especially when bidding on a property whose owners are entertaining multiple offers. A real estate sales representative with expert knowledge of the area where you're buying is essential to determining a winning price, while ensuring you don't overpay.
- **GET PRE-APPROVED FOR A MORTGAGE.** By doing so, you assure the sellers that if they accept your offer, they won't have to wait for you to get approved, which means a faster closing for them, and a better chance the deal won't fall through due to inability to secure financing.
- **MAKE A CLEAN OFFER** – that is, one with minimal contingencies. Inspection contingencies are typical and to be expected. But if you make your offer conditional upon the sale of your current home, for example, the sellers might not want to wait for you and, other factors being equal, will likely accept an offer without such a condition instead.
- **CONSIDER HANDWRITING A LETTER TO THE SELLERS.** Discuss this with your real estate sales representative as a way to stand out in a multiple-offer arena. While it's not for everyone, sometimes an emotional appeal can be just what tips the scale in your favor.

## SMOOTH MOVE

Entrusting your belongings into the care of strangers is just one reason why moving can be stressful. To help ensure you're putting your possessions in the right hands, ask these questions of potential movers.

- How long have they been in the business? Can they provide references? Are they members of any type of movers' association? The answers will give you an idea as to how reputable the mover is.
- What additional fees might you be charged? For example, some movers charge extra if the home is hard to access (e.g., there's no elevator and the crew has to use stairs) or if they have to move big, awkward items like a piano.
- Will your stuff be stored or transferred? During long-distance moves, your belongings may have to be transferred from truck to truck, meaning greater potential for damage. And if your belongings will be stored, you'll want to know where and how.
- How will your belongings be protected from damage during the move? A reputable mover should be able to explain what sorts of packing materials they use. Also, are those materials included in the quote or charged separately?
- Do they provide insurance to protect your possessions against loss or damage? What limitations exist on their liability? Is the coverage included in their quote or charged separately, and how would you go about filing a claim?
- Do they have workers' compensation insurance? If the moving company can't provide proof that they carry this kind of insurance, you could be held liable should any of their workers get injured while on your property.



# PISTACHIO CRUSTED Salmon

## Ingredients:

- 1 cup store-bought basil pesto sauce
- 4 (6 ounce) boneless, skinless salmon filets
- 1 1/2 cups unsalted pistachios, shelled, chopped
- Pinch of red, crushed pepper

## Directions:

1. Preheat oven to 375° F. 2. Line cookie sheet with parchment paper. Spread pesto sauce over salmon filets. Mix crushed pepper with chopped pistachios, then distribute and press mixture on top of fish, forming a generous crust. 3. Bake for 10 to 12 minutes, depending on filet size. Serve with complementary side, and enjoy!



## Terminology Tip

**Prepayment Privileges** — Also known as prepayment rights, this is a mortgage clause that allows borrowers to make voluntary payments against their mortgage without incurring a penalty. Extra payments are applied to the principal owing, thus allowing borrowers to reduce the amount of interest owed and to pay off the mortgage more quickly. Prepayment terms vary from lender to lender, so check with your financial institution to see what limitations might be placed on your ability to make prepayments.

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I will be happy to provide a complimentary professional market evaluation of your home.



**Ed Horbaczyk**  
Sales Representative

*The greatest compliment I can receive from my clients is the referral of your family, friends and colleagues. I promise to treat anyone you refer with the greatest consideration. Thank you for your loyalty.*

*Ed Horbaczyk*

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