

NEWS YOU CAN USE

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Want Your Home to Sell— Than Increase Its Value

Sounds simple enough but it is surprising how many Sellers just cross their fingers, sit back and hope. That doesn't work in any market, but especially now.

Here are just a few tips on increasing your home's value:

- Make the home feel larger than it really is. If you are going to get ride of furniture and excess 'stuff' anyway, do it now. Open up the flow. Be creative on repositioning your furniture so traffic moves better.
- Not to overstate the obvious, but a fresh coat of paint, fresh ground cover in the yard, carpet cleaning and yes cleaning the windows is crucial.
- If you have an older home consider adding a Home Warranty to the deal. The last thing a new buyer wants is a problem in the first weeks of ownership. Having a warranty to repair something can go a long way to make your buyer comfortable.
- Have the home professionally cleaned. When the home looks in great shape cosmetically the buyer assumes the entire home has been taken care of.

Putting Your House Up For Sale? Get These Essential Tips



If you want to get the best price for your house, it's essential to prepare it for sale. Homes that have been "staged" go for a lot more money... and sell much more quickly, too.

To give you a head start, get my free guide, "50 Essential Tips to Prepare Your Home for a Speedy, Top-Price Sale."

Just call me at 843-368-1510 and I'll send it right out to you.

Have You Heard About Loan Modification?

This may not be for everyone, but with so many people struggling to make current mortgage payments there is relief through Loan Modification.

Simply put, this retools your mortgage by adjusting interest rate, duration or other terms that can make payments easier over time. Not everybody qualifies for this assistance, but it is worth exploring.

The federal program that creates this is <http://makinghomeaffordable.gov/>

After reviewing this site you need to start the process immediately. Even finding the actual lender may be a task. As part of the overall application you need to be brutally honest. This is not the time to embellish anything, good or bad. You will need your most recent tax return, information about your savings and other accounts and assets. You will need to gather all your additional payment information and any second mortgage or home equity loans.

The most crucial part of the process is preparing the ideal hardship letter. You need to outline exactly what events have occurred which brings you to this situation. Be short and precise—don't write a short story. Above all you need patience and to keep your cool throughout the entire process. Remember that the rewards will outweigh all the agony.

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Dick Berger
Full Service—Full Time

Yes Another Article About How Home Upgrades Can Slash Your Tax Bill

Regardless of whether you hire a contractor or if you are a “Do-It-Yourselfer” there are plenty of upgrades to your home that translates into tax CREDITS when tax time comes around. Remember we are talking about tax credits which directly reduce dollar for dollar and not deductions which only come off taxable income. Bid Difference!! In many instances you are confronted by up to \$1,500, but some larger projects are not capped. Building your new home with geothermal heat pumps can save big

bucks now and through heating and cooling bills long term.

Here are some of the projects that can qualify for the tax credit of up to \$1500:

- Window and Door Replacements—even garage doors can qualify. <http://garagewownow.com>
- Roof Replacement—All Energy Star metal and asphalt roofs qualify
- Installing Insulation You may want to check with the EPA
- HVAC Systems—You need to be careful and research this area.

Wondering How Much Your Home is Worth?

If you're wondering what's happening to prices in your area, or you're thinking about selling your house, I'll be able to help.

Just give my office a call for a no-fuss, professional evaluation.

I won't try to push you into listing with me or waste your time.

I'll just give you the honest facts about your home and its value.

And maybe I'll also give you the "inside scoop" on what's happening in the housing market near where you live!

Just give my office a call at 843-368-1510 to arrange an appointment.



HILTON HEAD ISLAND-BLUFFTON
CHAMBER OF COMMERCE

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Thanks for reading! If you'd like to tell me what you think about this newsletter, or if you're thinking of buying or selling real estate, please get in touch.




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