

Denice's Homeowner News

Courtesy of Denice S. Anderson ☞ Watson Realty Corp. ☞ (904) 607-5091

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When Non-New is Better Than New

It's true, everyone likes something new. Whether it's a new outfit, a new CD, or a new gadget, the glitz and shine of something new is hard to beat. Except when buying the same thing almost new could save you a truckload of cash that is. Now, for some folks buying used sounds unappealing — who wants used stuff? Well, at least 26 million Americans do. That's how many active members eBay now boasts; eBay being the largest market in the country for previously-owned items. The folks who shop on eBay are neither poor nor needy — they simply realize that slightly used stuff can be bought at a fraction of the cost of a new item, while still offering the same benefits and probably the same life span. Of course, many items are better purchased new (bed sheets come to mind). But here are my top four picks for non-new stuff that offers better value than new.

Books

If you've ever used a library, you've read a used book. The pleasure of reading is not diminished one iota by the fact that someone else read the book before you. So why buy new (unless you really want that just released title)? Let's face it — most books only get read once, so finding used books in excellent condition (and at a steep discount) is a relatively easy task. The best places to look for very cheap used books are church and library sales (excellent sources of hard-cover children's books) and garage sales. Paperbacks can often be found for a mere 25 cents a piece, and hardcovers for a buck or two. Used book stores are next on the list of good bargain sources. Not only can you find many great

titles at rock bottom prices, but you may also bring in your own used books and exchange them for a store credit. Finally, there's the Internet where used book websites abound. Half.com is a great resource, as is Amazon.com which now offers used books through their network of small independent booksellers.

CDs, DVDs, Video Games

Nora Jones' latest CD, "Feels Like Home," retails for \$18.98 at your nearby music superstore. Visit an independent store that sells used CDs, DVDs and videos, and pick up the same album in almost-new condition for \$5.99. Any scratches are easily spotted, and most stores guarantee the stuff they sell — if the CD or DVD skips, you should be able to take it back and receive store credit. For movies and console games, check out video stores like Blockbuster or Hollywood Video. The used titles can often be found for less than half the cost of new ones. And online, check out SecondSpin.com where I recently saw Harrison Ford's "Air Force One" for only 99 cents.

Exercise Equipment

Each New Year millions of Americans make a resolution to get into better shape, and millions of dollars are spent on new exercise equipment. Several months later, many of those resolutions are broken, and tons of almost new equipment becomes available for a fraction of their original cost. The lowest prices are found at garage sales and in newspaper ads. Also try Craigslist.com, eBay, and the very cool Play It Again Sports stores.

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Friends don't let friends buy or sell a home alone. They refer them to a good REALTOR. And a good REALTOR provides guidance, local knowledge and a caring attitude to make sure that your friend's real estate transaction goes as smoothly as possible. Do you know of someone planning to buy or sell a home soon? Refer them to the one agent that you know will handle the transaction with care, expertise and utmost professionalism. It's what friends do!

Denice S. Anderson

(904) 607-5091 (direct)

(904) 473-1161 (office)

denice@pontevedrahomes.net

www.pontevedrahomes.net



Who Needs an Agent, Right?

Wishing to save a few bucks on a commission, some adventurous sellers embark on the home selling task without an agent. You've heard the usual arguments against doing this — the paperwork hassle, the improper pricing, the legal pitfalls — so I will not talk about those here. Instead, here are the drawbacks of a different kind that are almost always overlooked — the emotional ones.

That Uncomfortable Feeling...

To some people selling is second nature — they easily strike up conversations with perfect strangers, and quickly earn their trust and their business. However, for a larger majority of people, trying to sell something to a stranger feels uncomfortable. The "uncomfortableness" is further amplified if a person who does the selling has an emotional attachment to the thing being sold (as is the case with homes). Hearing negative comments about one's home and facing rejection repeatedly is a dreadful experience many solo-sellers have to endure.

Sellers who work with an agent have it easy. A good agent will gently provide advice on what improvements are needed and how to best stage the home for showings. The agent handles the showings, answers the objections of potential buyers, and is trained to handle the "salesy" part of guiding someone from "just looking" to "I want to make an offer." The seller just sits, smiles, and waits for a signed offer to arrive.

Anxiety

As you already know, selling a home involves lots of paperwork, much of it mandated by law. Forget something, and you may find yourself in legal hot water. For-Sale-By-Owners may be fairly certain that they have dotted all the "i"s and crossed all the "t"s, but many will still worry: "Did I provide all of the disclosures? Was everything done properly?" This creates anxiety. Then, after the sale, the unexpected call: "Hi, this is the buyer. There's water in the basement and this was not disclosed to me before the purchase."



The seller stutters: "I was not aware of that..." "We'll see," replies the buyer, "I'll have someone contact you soon." Now the seller has to sweat and worry and

agonize and lose sleep waiting for that call from "someone" whose name is probably followed by the letters "ESQ." Don't get me wrong — many solo sellers complete their transactions without any legal problems. But just thinking, "Am I forgetting something" creates unnecessary anxiety.

How does working with an agent alleviate this? An agent is trained in all

the different legal aspects of selling a home. Not only does this minimize the chances of something going wrong, but it also gives the seller added peace of mind — one less thing to worry about. Does this mean that agents are perfect and never make mistakes? No, but they have Errors and Omissions Insurance if something should go wrong. Even more peace of mind. ☺



Stress and Disappointment

Selling a home takes time. Time to do the advertising, time to show the home, time to talk to potential buyers, time to properly qualify them, time to negotiate a contract, time to handle all the minute details from the contract signing until the closing. For the seller with an already busy life, so many demands for more time can become very stressful. Particularly stressful are calls at odd times of the day and night, and requests to show the property "right now." Like, just before you were going to jump in the shower, or as you were leaving to pick up the kids from school. And how many of these callers are actually serious, qualified buyers? Can they even get a mortgage? If someone makes an offer, how do you know that the offer is good and that the deal will really close? All of which brings us to the part about disappointment... Not knowing how to distinguish between serious buyers and "looky-lous," many a solo-seller took an offer that ended up falling apart resulting in wasted time, stress, and — disappointment.

Working with an agent, yet again, saves the day. The agent handles the showings and contends with buyers unpredictable schedules. The agent invests his or her time (and money!) in marketing, advertising, and handles all of the time-consuming details (including properly qualifying the buyer before writing any offers). The seller enjoys a less stressful transaction, and the chances of disappointment are greatly reduced.

Sell the home *sans* agent and save a few bucks? Please consider the hidden, non-monetary costs of doing so first.

Free Special Report Available

The Seven Expensive Mistakes Sellers Frequently Make

is a four-page special report that no seller should be without. If you are thinking of selling a home soon, arm yourself with the knowledge that can help you avoid expensive mistakes too many people have made. Request this report today — there is no cost or obligation.

(904) 607-5091

denice@pontevedrahomes.net

Be a Happy Painter

Painting can be a chore. Here are some helpful tips for making your next paint project more enjoyable:

Drip Tip

Before starting to paint, punch a few small holes in the groove of the paint can rim using a hammer and a nail. This will allow excess paint to drip back in to the can and will prevent you from splattering paint all over your floor when you put the lid back on. Or, use masking tape to cover the rim, so the paint won't accumulate in the groove of the rim.

Rules for Tools

Not sure what kind of brush or roller to use?

For latex paint synthetic rollers and brushes are recommended; for oil-based paint either synthetic or natural applicators are fine. The rougher the surface that you are dealing with, the thicker the rollers and brushes are that you will need.

Fuzz That Was

Fuzz coming off of a brand new roller can embellish your paint job. Wrap masking tape around the fuzzy part of the roller before you start, then peel the tape off along with any loose fibers.



Plan for the Fan

You know those narrow plastic bags that your newspapers are delivered in? They are perfect for covering the blades of your ceiling fans, so you don't have to dismantle the fan before painting.



Stairs Affairs

Outside stairs can be slippery when wet. To prevent slips and injuries, mix in a cup or two of fine sand with your paint to make the surface rougher and less slippery.



Oh, Gosh, More Wash

No need to wash your brushes and rollers when taking breaks — simply wrap them in plastic or aluminum to prevent them from drying up. If using oil-based paint, wrapped brushes and rollers can even be stored in a freezer overnight.

No Complaint About Old Paint

After sitting unused for a while leftover paint can develop a thin, gummy film on the surface. To prevent this from happening, pour a few tablespoons of water (for latex paint) or mineral spirits (for oil-based paint) over the surface of the paint before closing the lid.

Happy Painting!



Q: I received an all cash offer for my home. How do I know that the buyers really have the money? What if they try to finance instead?

A: Receiving an all cash offer is great, but a few extra steps are needed to avoid any unpleasant surprises. First, you should have a clause in your contract requiring that the buyer prove to you that the funds exist. If such a clause is not in the original offer, you will need to submit a counteroffer making the request. The proof can be a recent bank statement, or a letter from the bank confirming the most current balance. Secondly, to prevent the buyer from trying to finance the deal (thus possibly delaying or jeopardizing your closing), you can insist on another clause being added — one that bars switching from cash to financing. Breach of this clause should trigger the cancellation of the contract and forfeiture of earnest money to you.

Denice S. Anderson

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Cars

Everybody drives a used car. It's true — the car is really new only while it's still sitting on the showroom floor. The moment you drive it off the lot, it becomes used, and its value plummets. And plummet it does — as much as 30% in the very first year, according to the experts at Kelley Blue Book®. Now, I do understand the appeal of a shiny new

car; that new car smell, the stylish new look, the strong warranty... But on a \$30,000 car, that's \$9,000 of your hard-earned money that will be gone in the first year's depreciation alone! Why not let someone else pay for that? A car that's a couple of years old may still have some of that new car smell left, and it can provide you with years of comfortable and reliable transportation. It may also still be covered by a manufacturer's warranty. You can check its history on Carfax.com for about

\$20 and see if it has been in an accident, or if it had any other past problems (flood damage, odometer fraud, etc.) And for about \$100, your local mechanic can inspect it for any current mechanical problems.

The Bottom Line

Buy new and you'll have great new stuff. Buy used, and you'll have great almost new stuff plus money left in your pocket... to buy more stuff.



Denice S. Anderson

Watson Realty Corp.
615 Highway A1A
Ponte Vedra Beach, FL 32082



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ARCHITECTURE CORNER: HOMES THAT SAY OLÉ!

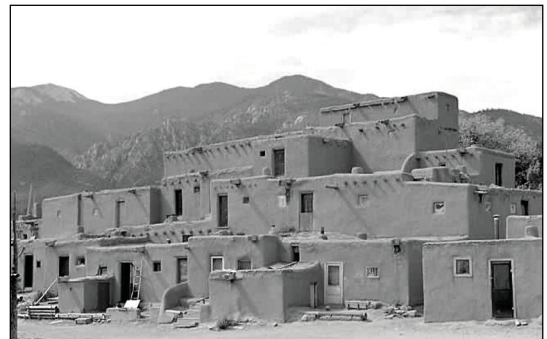
PUEBLO REVIVAL

The original Pueblo homes have existed on the American continent for over 1000 years. They were built by the Native Americans of the Pueblo and Hopi tribes in the southwestern United States and northern Mexico. The Spanish who arrived in the New World adopted the native style of buildings, and further enhanced it.

Ideally suited for a hot, dry climate, the original Pueblo homes were built out of *adobe*, which is a natural material made up of mud, straw and, ahem, manure. They were characterized by thick walls (which provided good insulation against the heat), small, deep-set windows (to prevent the direct sunlight from entering and heating up the home), flat roofs, and protruding roof rafters (called *vigas*). Often they featured a center courtyard, and many were two or even three stories high with terraced walls.

In the early 1900s there was a renewed interest in this simple and comfortable style, and Pueblo Revival architecture was born. The walls were no longer made out of adobe, but a wooden frame was usually filled with straw bales, and the exterior finished with stucco that resembled adobe. Pueblo Revival homes are always painted in earthen colors in order to look like their predecessors as much as possible. Many decorative features (like ornate corbels) are borrowed from the Spanish Colonial style.

Still popular in the southwestern United States, Pueblo Revival homes today have several sub-types. Pueblo Deco is a sub-type inspired by the Art Deco movement and Native American art; the Territorial Style is characterized by brick detailing in the parapets and wooden-trimmed windows; the Art Moderne version features clean structural lines and minimal ornamentation.



Above:
*An original
Native
American
Pueblo*



Left:
*A modern
Pueblo
Revival home*