

life@home



Century 21
MISSION-BISHOP REAL ESTATE

The CENTURY 21 Newsletter

04/06/2011

A Special Message:

Dear Friends,

I am pleased to present you with the latest issue of **Life@Home**. Delivered to home buyers, sellers and owners on a monthly basis, this electronic newsletter is designed to give you the real estate information that is important to you. In each issue, you will find practical tips and articles related to buying, selling or owning a home, as well as the latest news on real estate trends. I hope that you enjoy this issue of Life@Home. If I can be of any assistance, please do not hesitate to contact me at **510-494-2120**. You can also follow me on **Twitter** at [bradhattonc21](#).



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Why should you get pre-approved before you start to browse

Getting pre-approved before you start your house hunt provides you with an edge over other prospective buyers, saves you time and can spare you the disappointment of falling in love with a home you cannot afford. First, there is a difference between being pre-qualified and pre-approved. Pre-qualification refers only to the amount for which you might expect to be approved, and is not an in-depth evaluation of your credit report.

Getting pre-approved is the next step and more involved, as a lender performs an extensive check on your financial background and current credit rating. The lender can tell you the specific mortgage amount for which you are approved and give you an idea of your interest rate.

Armed with the exact loan amount you will qualify for and the interest rate you can expect will save you and your REALTOR® time by eliminating houses out of your price range. Also, when you do put an offer on a house your pre-approval letter gives you leverage over other potential



buyers by showing sellers that you are a serious buyer with financial strength.

To learn more and get started on the pre-approval process, give our CENTURY 21 office a call today.



How to remodel with potential buyers in mind

When you are remodeling your home it is important to strike a balance between your needs, the needs of future potential buyers. According to Remodel Magazine's Cost vs. Value Report, homeowners can typically expect to recoup over 70 percent of what they pay for a minor kitchen remodel. Focus on the basics, like cabinet resurfacing, countertops, and flooring but stay away from pricey hand-painted tiles or built-in espresso machines. Remember, bold or unique product selections such as orange cabinets or red countertops will likely alienate future buyers, so stick to neutral themes.

Do your research to determine what remodels yield the highest return on your investment. When selecting an area to remodel be conscious of your neighborhood. Remember, your location is a large indicator of the price you can expect from future buyers, so if you do indulge in high-ticket items, enjoy them, but don't expect a large return on your splurge. Currently, the remodels with the highest returns are: entryway doors, garage doors, finished basements or attics, and vinyl siding.



Where to donate items from spring cleaning

As you start your spring cleaning, consider donating your discarded clothing and furniture. Call the Salvation Army at 800.728.7825 for drop-off locations or to schedule a free pick up. Find Goodwill in your area at

<http://locator.goodwill.org>.

VISIT WEBSITE

Featured Listings:



35284 LUCIA ST, Fremont

3 bedroom - 2 bath

MLS# 40512786

TURN-KEY PROPERTY. DON'T MISS OUT ON THIS ONE-OF-A-KIND HOME. THIS TRUE CHARMER HAS ALL THE FEATURES & UPGRADES. GOURMET KITCHEN, CABINETS & WORKSPACE, MARBLE COUNTERTOPS, TILE FLOORS, BUILT-IN SHELVING. COZY FIREPLACE. HARDWOOD FLOORS THROUGHOUT THE REST OF THE HOME. FRESHLY PAINTED/LANDSCAPED

\$399,950 - [View Listing](#)

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