

life@home



Century 21
MISSION-BISHOP REAL ESTATE

The CENTURY 21 Newsletter

11/07/2011

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**.



Bradley Hatton

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Sincerely,
Brad Hatton

How sellers can assist for an efficient closing

Your home sale is almost complete; the only thing left is the closing period. Inconvenient delays in the selling process as a result of a problematic closing are usually avoidable. Here are some tips on how the seller can help ensure a smooth closing.

1. Fix the problem. Don't hit a snag in the final walk through, repair any defects or damage that you agreed to fix during the inspection process. Also, remember to maintain the condition of your home from the time of inspection to the final closing date. Otherwise there may be delays or financial concessions.
2. Be aware of any closing costs you are responsible for and bring a certified check. Keep in mind lawyer fees and commissions for agents.
3. It is your responsibility to be aware of deadlines! There are often timelines to accept or reject requests and specified dates within the contract.
4. Present the title and be open about any liens, or unpaid HOA fees, they will be apparent



in the title search anyway and there may be a solution your lender and agent can devise.

5. Bring a photo id to the closing. You will be signing official documents at the closing, so it is imperative to bring your license and it's always a good idea to have backup.
6. Bring house keys, garage door openers, alarm codes and any appliance instructions or warranties you have for the new owners. As a kind gesture, it is nice to provide the new owners with maintenance contacts, such as phone numbers for landscapers, handyman, babysitters, pool services etc.



Six questions to ask yourself before refinancing

Refinancing may sound like a great way to save money, but before you apply, answer these five important questions.

1. **Do I have the time to refinance?** Like anything else that requires research and involves fine print, one must be able to set aside time to be cautious and thorough.
2. **Will refinancing be profitable?** It is possible to lose money on a refinance, and it's up to you to determine whether you can afford that risk.
3. **How much are the fees associated with refinancing?** There are standard fees such as lender, title, inspection, insurance and other charges when refinancing. Don't forget to factor in these upfront costs.
4. **What is my credit score?** The better your credit score the better chance you have at a lower mortgage rate. If you have bad credit you may be unable to refinance.
5. **How much equity do I have in my home?** Use a loan-to-value calculator to figure out your percentage (lender's are looking for at least 20%)
6. **Do I qualify for a low rate?** Consult a trusted lender and factor in the actual rate you qualify for to determine if you should still refinance.



Save money...even when dining out

1. Go for lunch instead of dinner, entrees are cheaper.
2. Eat earlier and take advantage of twilight specials or happy hour menus.
3. Skip drinks and opt for tap water.
4. Have dessert at home.
5. Look for coupons or discounts on weeknights.

VISIT WEBSITE

Featured Listings:



33089 CALISTOGA ST, UNION CITY

4 bedroom - 2 bath - 1 half bath

MLS# 40542407

TWO-STORY EXPANDED HOME. 4 BEDROOMS AND 2.5 BATHS. EXTRA-LARGE LIVING AREA DOWNSTAIRS. SLATE FIREPLACE IN FAMILY ROOM. SKYLIGHT. DUAL PANE WINDOWS. EXTRA-LARGE BEDROOM DOWNSTAIRS. UPGRADES THROUGHOUT HOME. DON'T MISS OUT ON THIS ONE!

\$375,000 - [View Listing](#)



735 Praderia Circle, Fremont

2 bedroom - 2 bath

MLS# 40523453

TURN-KEY PROPERTY LOCATED IN MISSION SAN JOSE HILLS. VAULTED CEILINGS. SPARKLING PARQUET FLOORS. STEP-DOWN LIVING ROOM W/ FIREPLACE. SPACIOUS MASTER SUITE W/ MIRRORED WARDROBE. INTERIOR PATIO. INDOOR LAUNDRY. W/D & FRIDGE TO STAY.

\$575,000 - [View Listing](#)

[VIEW LISTINGS](#)

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