



The Relo-Report

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Our mission is threefold:

- (1) Eliminate the stress and headaches associated with relocation,**
- (2) Provide excellent assistance, including finding one of the best, most highly qualified hand selected real estate agents for the individual or family who is relocating, through our Certified Professional Agent Network. (CPAN)™**
- (3) Reduce the costs associated with relocation by providing Free Relocation Services and discounts through our Business Alliance Advantage™ program.**



HOW TO SAVE MONEY WHEN BUYING A HOUSE

We've seen people who will spend all kinds of time looking to save a nickel on a gallon of gasoline or sweat it out in the dark to cut their energy bill by \$25 a month. But some of the same folks aren't always as careful when it comes to spending two to six hundred thousand dollars on a house. In this month's column I'll give you a few tips on how to maximize your home purchase while minimizing the cost. After all, buying a house is a pretty big purchase, and if you're smart about it you can easily save an amount of money that would be equal to a lifetime of clipping coupons. So here are a few things to consider as you embark on your home buying expedition.



Take advantage of government incentives. These days, the government is falling all over itself throwing money at our weak economy. Some of this largess is being extended to homebuyers. Right now, you can get an \$8,000 tax credit just for buying a home. There are some eligibility requirements. For example, you cannot have owned a home for the past three years, and there are some income limitations. But for many people, the 2009 Homebuyer Tax Credit can be an \$8,000 gift. The program ends on Nov. 30, 2009, so you only have 141 days left to take advantage of what is essentially free money from Uncle Sam.

In addition to federal programs, there's also home buying help at the state and local levels. In Maryland, for example, first-time homebuyers get a break of 1/4 of 1% on the state transfer tax. Now, cutting your transfer tax by 0.25% doesn't sound like much, but on a \$400,000 house, that saves you a thousand bucks. In the District of Columbia, the credit is even more; they're offering up to \$5,000 for first-time buyers. Plus, being a first-time buyer isn't necessarily defined as someone who has never owned a home. In D.C., all it means is that you haven't owned a home for the last year. So make sure you do your homework, know what programs are out there in your area, and understand how they work. To use the D.C. example, you can't get both the \$5,000 credit and the federal \$8,000 credit; there's no double dipping.

On the Inside

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Referrals are Truly Appreciated

Name
that Movie!

In the classic
Humphrey Bogart film
Casablanca, everyone
wanted to be on the plane to
where?.



„Lisbon“

Real Estate



“We are looking for a nice home near lousy school. If we buy a house we cannot afford to send our kids to college”

Get a real estate agent to help you buy a house. As a homebuyer, you really have everything to gain and virtually nothing to lose by having an agent help you. In the vast majority of cases, sellers who list their house for sale have already agreed to pay a certain amount of commission to the broker. And they're going to pay that total commission whether or not you come with a buyer's agent to represent you. So you probably won't save a cent by foregoing the use of an agent. Conversely, that agent is likely to save you thousands by virtue of their knowledge, negotiating skills and general expertise. Furthermore, don't fire up a whole bunch of agents in the process. You'll be better off finding a single agent you trust and enjoy working with. Through that ongoing relationship, the agent can then develop an understanding of what you're looking for, and this will improve the chances of finding just the right house.

Know your credit score and fix credit problems. People often forget that the cost of a house is more than just the sales price. The type of loan and mortgage rate you get can have a dramatic impact on what you're really paying for the place. And these days, your credit score plays a significant role in determining your ability to qualify for a loan, as well as the terms and interest rate you'll pay. So you should check your credit score and know where you stand. By all the commercials on television with those pirate guys singing about freecreditscore.com, there must be a lot of people using that method. Nevertheless, we'd suggest meeting with a qualified mortgage banker. Then you'll have someone who can help you interpret your credit score and direct you toward ways to fix errors or improve your number. And finally, just because you always pay your bills on time, don't assume

Life Lesson of the Month: “ Believe deep down in your heart that you're destined to do great things. — Joe Paterno

everything's wonderful with your credit. You don't want to wait until the last minute, only to find out that your credit is all messed up, because your ex is living the high life on a Visa card you thought was cancelled 15 years ago.

Remember the value of sweat equity. When you buy a house, there can be opportunities to save a lot of money by finding one that needs a little updating. It's a personal preference, and we understand that there are buyers who don't want the hassle and prefer a property that's good to go, right out of the box. However, you can save a lot on the sales price if you're willing to wait a bit for those granite counters and stainless appliances. For example, take two townhouses that are pretty much identical, except one has granite and the other still sports that lovely avocado green Formica. Well, the one with granite might have a sales price that's \$10,000 higher than the one with Formica. It might be tempting to jump for the one with granite, but remember that it's pretty easy to swap out that Formica with the granite top of your choice. And doing that might only cost \$3,000, which is obviously less than the \$10,000 difference in sales prices. It's not much different from buying a car. If you get one with the factory installed GPS, it could cost you an extra \$1,500. Or, you could get the car without it, then go down to Best Buy and pick up a dandy new Garmin for just \$300. Many times, you can make improvements to a house down the road for much less money than what you'd pay in the price to get them up front. Plus, doing it later gives you the opportunity to select the color, style and quality that best suits your personal preferences. And, if you do some of the work yourself, that will make your savings even greater.

These four suggestions are only a start. There are many other ways to stretch your home-buying dollar. Generally, what most people fail to do is recognize that there are a number of other important factors beyond the sales price. How much you pay for the house is no doubt a biggie, but remember that the sales price isn't the only part of the deal. A knowledgeable real estate and mortgage agent can make you aware of how it all comes together and show you what can be done to get the biggest bang for your buck.



Moving: How to Pack a Room

One of the most headache-ridden tasks for homeowners in this country is moving from one house to another. This gets especially aggravating when the move is across state lines instead of simply across town. Hiring professional movers is one way to make certain that this task creates as few hassles as possible, but for those who would rather do it themselves, here are a few packing tips the pros use that could make boxing up your belongings a little less strenuous.

Professional Packing Tips

Professional movers know that the most efficient way to pack a room starts with a good plan. When you're ready to get down to business, set up a table in the center of the room as a staging area. Place your boxes and packing materials near the table so they are easily accessible. Pick a starting point in the room (if there's something you're dreading, it might be a good idea to get it out of the way first) and begin packing in a clockwise direction. Packing a room is tedious, but when you've got a definite plan of action, your progress is sure to improve.

Another professional packing tip deals not with what you pack, but how you pack it. Packing boxes is more of a science than some might think. In addition to putting heavier items at the bottom of the box and lighter, more delicate things on top, make sure that the boxes themselves are the right size. If you use a box that's too big, you'll either end up storing too much weight in it to maintain its mobility, or you'll end up with a lot of empty space that will take up room in

Quote of the Month: "Positive thinking will let you do everything better than negative thinking will." – Zig Ziglar

your moving truck or van. It's also a good idea to try to fit items closely together in the box to prevent them from shifting during the move.

Packing Breakables Like a Professional Mover

Once again, professional movers have tasks like packing fragile items down to a science so they won't have to worry about unhappy customers. Long distance moves can be particularly hard on your breakables, so make sure you take every precaution to keep them secure.

Be sure to line your box with soft padding material—crumpled newspaper works well. When preparing individual items to go into the box, start by laying out a piece of bubble wrap or several sheets of clean newspaper. Place your item several inches below one corner and fold it over so the item is covered. Fold the item over so the backside is exposed. Wrap a side corner over, turn it over and wrap the other side corner over. Repeat this process until the item is adequately protected. If you're wrapping dishes, you can stack four to five together, as long as there is bubble wrap between each dish.

Labeling: The Most Important Packing Tip

Making sure that everything gets to its destination in one piece involves more than just careful wrapping practices. Professional movers must be diligent in keeping accurate inventory records and labeling each box. This not only helps them keep track of all the items to be loaded, but it will help you when it's time to unpack in your new home, as well. Label each box with not only a description of its contents, but what room it was originally taken from. When it's time to set up your belongings in your new place, you'll be sure of what's in the box, and you'll know where it is supposed to go, too!



Things that make you go...

"Hmmm"

Weird Trivia

- ❖ On an average, 12 newborns will be given to the wrong parents daily.
- ❖ During World War II when blood supplies were running low, doctors discovered that the liquid inside young coconuts can be used as a substitute for blood plasma.
- ❖ The Greek word "gymnasium" means "to exercise naked". In Ancient Greece, gymnasts wore no clothes.

❖ US Presidents who died on July 4th: John Adams and Thomas Jefferson died in 1826, James Monroe died in 1831

❖ The kiss that is given by the bride to the groom at the end of the wedding ceremony originates from the earliest times when the couple would actually make love for the first time under the eyes of half the village!

❖ The average woman consumes 6 pounds of lipstick in her lifetime.

❖ Mosquito repellents don't repel. They hide you. The spray blocks the mosquito's sensors so they don't know you're there. Also, the powder on the bark of a quaking aspen tree works as a mosquito repellent.





Across town
or across
the nation....
*We bring
you home*



Relocating
America....
*One Family
At A Time*

Relocating?

Learn about our Streamlined NO COST Relocation Services

- ★ Single Point of Contact
- ★ Personal Relocation Consultant
- ★ Business Alliance Advantage™
- ★ Travel & Moving Discounts
- ★ Customized Home Search
- ★ Certified Professional Agent Network™
- ★ Relo-Ease™ Online Move Management and much more....

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