



The Relo-Report

Compliments of

Relo-America.com

Relocation & Real Estate Services

www.relo-america.com

1.888.888.0910



Relo-America
Your Full Service
Relocation Source

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.**



Finding The Best Moving Company

Moving is always a very personal time in your life. Old neighborhoods become memories and fitting into your new place takes over your conscious thoughts. Once we get used to a place and get settled in, most things become subconscious and our conscious mind is free to explore new things. When we first move in however everything is new, except the remnants of your belongings.

To many people, their things are cherished with utmost of pride and a protective spirit, so finding movers to move your stuff is not something we do on a whim, or at the cheapest price possible. When we move our belongings we want to know that when they get there they will be in the same shape as before we moved them.

It is not enough to simply have insurance just in case the movers damage our items, for they cannot be replaced simply by buying new ones, they have become a part of us so when they are damaged, we feel damaged. Choosing your movers is something you must take your time and investigate fully. You want to know that the company you go with has strict standards to protect your belongings the whole way by

surrounding them in bubble wrap, Styrofoam, and boxes with packing peanuts.

You need to know the movers will be courteous and polite, and will treat your belongings with the same respect you would. Movers that will spend more time paying attention to the things they are moving than talking and not paying attention only to scratch your favorite desk and claim it was already there (the scratch).

Choosing a mover is not like hiring a plumber -- pipes are replaceable, belongings are not so easily replaced. Cost is a concern but saving money should not be done at the expense of better service, and above and beyond service to you and your family. Punctuality is also a concern so you want a company that will be on time -- your time is just as precious as theirs

Continued on page 2

On
the Inside

- Your Real Estate Questions Answered.
- How to Pack Before Moving.
- Things That Make You Go...Mmmm

Referrals are Truly Appreciated

Continued from page 1

and they need to realize that you have a schedule. Many people move on their day off and so being able to get everything in one or two goes is essential for local moving trips.

You can do a lot of research and read customer feedback on companies on the internet. A company that is being completely honest will also put the negative feedbacks on the site, but if a company has a negative feedback this shouldn't be the only thing you judge, people make mistakes, nobody or company is perfect. What you should be looking at is the severity of the act and how the company handled the unfortunate problem.

I've seen feedback that listed a problem they had but also the customer mentioning that the company did everything they could to make it right. This is a company you could trust with your belongings, but always check everything out first, not just feedback but policies, price, and staff hiring policies. You will need to trust the movers with your precious belongings and maybe even valuables so make sure the company is insured and bonded.

Call us today for more information on finding the best movers.



Movie Trivia

Where did Thelma and Louise end their cross-country journey?



The Grand Canyon



"I know this one is a bit pricy, but just think about how much negative equity you will have to brag about when the market finally crashes!"

Quote of the Month:

"People often say that motivation doesn't Last. Well, neither does bathing That's why we recommend it daily!" -- Zig Ziglar



Getting Your Deposit Back

We've made an offer on a house that was accepted. We've put a deposit down on the home. If for some reason, we cannot get the financing, will we be getting this deposit back?

Your contract (most of them anyway) should have a mortgage contingency clause. If you cannot obtain financing, can prove it with a denial letter from your bank, then your deposit would be returned to you in full.

Listing A Home That Is In Foreclosure

My home is in foreclosure, can I still sell it?

Yes, you can list your home and sell it up until the trustee sale. You can also negotiate with your lender to change the terms of your loan if you want to keep the home and you can afford it. A qualified loss

mitigation consultant can also negotiate on your behalf and in some cases modify the terms of your loan. Be wary of paying up-front fees for this service.

Your existing lender may also accept less than the existing balance of your loan. If you find a buyer, you may be able to arrange a short sale where the lender accepts less than the amount that you owe and forgives the difference.

Are You Ready to Buy?

How do I know if I am ready to buy a home?

You can find out by asking yourself some questions:

- ❖ Do I have a steady source of income (usually a job)? Have I been employed on a regular basis for the last 2-3 years? Is my current income reliable?
- ❖ Do I have a good record of paying my bills?
- ❖ Do I have few outstanding long-term debts, like car payments?
- ❖ Do I have money saved for a down payment?
- ❖ Do I have the ability to pay a mortgage every month, plus additional costs?

If you can answer "yes" to these questions, you are probably ready to buy your own home.

How Does The Mortgage Rate Affect the Amount You Pay Long Term?

This is one of those questions that seems to have a pretty simple answer; the interest rate is the amount of interest you are paying for the money you are borrowing. So a higher interest rate raises the amount of money owed each month on the debt. If one interest rate is higher than another (all else being the same) then that payment will be higher. Take the difference and multiply it by the loan term you are comparing.

So a loan for \$200,000 30 year fixed at 6.5% is \$1,264.14
The same loan at the interest rate of 5.5% is \$1,135.58
So that is \$128.56 times 360 or a total of \$46,281.60

How to pack for your move..... Important Packing Tips When Moving

The undertaking of packing all your treasured memorabilia and necessities can be made easier by following these few simple techniques:

Use the proper packing materials. It will payoff in the long run! Sturdy boxes, packing tape, bubble wrap, and packing peanuts can all be purchased at local moving or shipping companies. Wardrobe boxes and other specialty boxes can be found there too. Sturdy boxes can also be retrieved from wholesale companies, at no charge, after a shipment. Other great types of reasonably priced padding for your boxes include wadded up newspaper, old pillows and blankets.

The following is a list of tools and materials to make your packing go more smoothly:

- Razor knife and/or Scissors
- Note pad
- Dark, water resistant marker
- Boxes of all sizes
- Packing tape
- Bubble wrap
- Peanuts



Life Lesson of the Month: "Smooth seas do not make skilful sailors." --
African Proverb

Pack one room at a time labeling each box appropriately (on top and side) with a description of its contents and which room the box belongs in. Also label boxes containing breakable or sentimental items with Fragile. Keep a detailed list of what items are packed in each box to make unpacking easier.

Empty all drawers of breakable or spillable items. To keep from unnecessary damage, it's a good idea to put all furniture knobs, feet, screws, etc. in one container that you can keep with you so the parts won't get lost.

Do not pack flammable goods or heat sensitive items like candles, records, audio and video tapes, computer disks, propane tanks, aerosol cans, oil based paints, and certain cleaning fluids.

Wrap items individually and always place a layer of crushed paper in the bottom of the carton for cushioning. Fill empty spaces with additional crushed paper.

Make sure cartons are firmly packed with heavier items on bottom and lighter ones on top.

If you'll be putting some boxes in storage, make sure to pack according to the seasons during which your things will be in storage and mark the boxes accordingly.

Put heavy items in small boxes so that they're easier to carry.

When packing the truck, make sure the items you'll need first are loaded in last (i.e. kids toys, kitchen items, telephone and radio) to make access easier.

Use common sense when loading your truck by keeping in mind the size, sturdiness, and weight of your boxes.

Plan ahead for what you'll need the first day after your move. Packing a separate bag with your toiletries, a change of clothes, etc. will avoid unnecessary scrambling or a run to the local store.

If possible, move on a weekday when banks, utilities, and government offices are open.



Things that make you go...

"Hmmm"

Weird Trivia

- ❖ What problem did Leonardo da Vinci, Winston Churchill, Albert Einstein, Thomas Edison and General George Patton have in common? *All were dyslexic.*
- ❖ In 1964, a capsized freighter was refloated in Kuwait by filling its hull with polystyrene balls. Where did this idea originate? *In a 1949 Donald Duck comic, in which Donald and his nephews raised a yacht using ping pong balls.*

- ❖ What did All Nippon Airways do in an effort to prevent its planes from sucking birds into their engines? *It painted giant eyes on the engine intakes to discourage birds from approaching.*

- ❖ Why does the Bronx Zoo get blood daily from a local slaughterhouse? *To feed its vampire bats, part of its captive breeding collection of bats--the largest in the world.*

- ❖ What was the cost of the first tour arranged by travel entrepreneur Thomas Cook in 1841? *The equivalent of fourteen cents. It was a 48-mile round trip by British rail between Leicester and Loughborough for a temperance meeting.*





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