

Exclusive Information from The Almaro Team



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Selling Your Home and
Getting Top Dollar!

Call me TODAY for a
free consultation.

925.216.7720

INSIDE:

- Six Mistakes You and Your Friends Should Know About before Moving Up.
- What homes are selling for in your neighborhood.
- Your Referrals Help the Kids!

Six Mistakes to **AVOID** When Moving Up to Your Next Home.



Unlike the experience of buying a first home, when you're looking to move-up, and already own a home, there are certain factors that can complicate the situation. It's very important for you to consider these issues before you list your home for sale. Not only is there the issue of financing to consider, but you also have to sell your present home at exactly the right time in order to avoid either the financial burden of owning two homes or, just as bad, the dilemma of having no place to live during the gap between closings.

In this Summer edition of *InHouse*, I outline the six most common mistakes homeowners make when moving to a larger home. Knowledge of these six mistakes, and the strategies to overcome them, will help you make informed choices before you put your existing home on the market.

*Feel free to share these SIX mistakes with anyone you know considering moving up to a bigger home this summer.

1. ROSE-COLORED GLASSES

Most of us dream of improving our lifestyle and moving to a larger home. The problem is that sometimes there is a discrepancy between our hearts and our bank accounts. You drive by a home that you fall in love with only to find that it's already sold or that it's more than what you are willing to pay. Most homeowners get caught in this hit or miss strategy of house hunting when there's a much easier way of going about the process. For example, find out if your agent offers a Buyer Profile System or "House-hunting Service," which takes the guesswork away and helps to put you in the home of your dreams. This type of program will cross-match your criteria with ALL available homes on the market and supply you with printed information on an on-going basis. A program like this helps homeowners take off their rose-colored glasses and, affordably, move into the home of their dreams.

2 through 6 continued on next page..



2. FAILING TO MAKE NECESSARY IMPROVEMENTS

If you want to get the best price for the home you're selling, there will certainly be things you can do to enhance it in a prospective buyer's eyes. These fix-ups don't necessarily have to be expensive. But even if you do have to make a minor investment, it will often come back to you ten-fold in the price you are able to get when you sell. It's very important that these improvements be made before you put your home on the market. If cash is tight, investigate an equity loan that you can repay on closing.

3. NOT SELLING FIRST

You should plan to sell before you buy. This way you will not find yourself at a disadvantage at the negotiating table, feeling pressured to accept an offer that is below-market value because you have to meet a purchase deadline. If you've already sold your home, you can buy your next one with no strings attached. If you do get a tempting offer on your home but haven't made significant headway on finding your next home, you might want to put in a contingency clause in the sale contract which gives you a reasonable time to find a home to buy. If the market is slow and you find your home is not selling as quickly as you anticipated, another option could be renting your home and putting it up on the market later - particularly if you are selling a smaller, starter home. You'll have to investigate the tax rules if you choose this latter option. Better still, find a way to eliminate this situation altogether by getting your agent to guarantee the sale of your present home (see point number 5 below).

4. FAILING TO GET A PRE-APPROVED MORTGAGE

Preapproval is a very simple process that many homeowners fail to take advantage of. While it doesn't cost or obligate you to anything, pre-approval gives you a significant advantage when you put an offer on the home you want to purchase because you know exactly how much house you can afford, and you already have the green light from your lending institution. With a pre-approved mortgage, your offer will be viewed far more favorably by a seller - sometimes even if it's a little lower than another offer that's contingent on financing. Don't fail to take this important step.

5. GETTING CAUGHT IN THE "REAL ESTATE CATCH 22"

Your biggest dilemma when buying and selling is deciding which to do first. Point number 3 above advises you to sell first. However, there are ways to eliminate this dilemma altogether. Some agents offer a Guaranteed Sale "Trade-Up" Program that actually takes the problem away from you entirely by guaranteeing the sale of your present home before you take possession of your next one. If you find a home you wish to purchase and have not sold your current home yet, they will buy your home from you themselves so you can make your move free of stress and worry.

6. FAILING TO COORDINATE CLOSINGS

With two major transactions to coordinate together with all the people involved such as mortgage experts, appraisers, lawyers, loan officers, title company representatives, home inspectors or pest inspectors the chances of mix-ups and miscommunication go up dramatically. To avoid a logistical nightmare, ensure you work closely with your agent.

Go Serve Big!!!
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If you know of anyone else who may be interested in building wealth through real estate investing, please pass on my contact info or provide me with theirs.

Thank you!
Leticia Almaro Nicolini
& The Almaro Team

Leticia

Your Referrals Help the Kids!

As you may have heard, **Rotary** unites leaders from continents, cultures and occupations to exchange ideas and take action to meet the needs of communities around the world. We are thankful to be apart of an organization that is making a positive change in the world.

So even as we are eager to enjoy life, others are simply hoping they can be here to live it. This is why we here at The Almaro Team have resolved to do what we can to help.

For homes we sell this year, we are donating a portion of our income to Rotary. Our goal is to raise \$10,000 this year to help them in their quest to provide service to others, promote integrity, and advance world understanding.

This is where you can help!

Who do you know considering making a move you could refer to my award-winning real estate sales team?

For anyone considering a move that we help, you can rest assured that not only will they get the award winning service we are known for, but that a solid portion of the income we receive from the transaction will go toward a very worthy cause.

I want to make it easy for you to refer your friends, neighbors, associates or family members considering making a move, so you can pass along our business card to them, I have enclosed a couple here for that purpose. Of course you can always call me direct as well at [925-216-7720](tel:925-216-7720).

You and your referrals mean more than ever to my team and I. As we move forward in this new season, please know we are extremely thankful for you and your being a special part of our business.

With all my appreciation,

Leticia Almaro Nicolini

& The Almaro Team

Leticia



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