



**Paul Bush**

# Insights

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## Welcome Buyers with an Attractive Entryway

**F**ew features make an immediate statement about the style and value of your home as your door and entryway. Since it helps to form a potential buyer's first impression, make sure your entryway says, "Welcome."

Could your entryway benefit from some improvements? Consider these tips to help make it more attractive:

If your current door is somewhat plain, you may want to upgrade it to a higher-quality model. Select one that enhances your home's exterior appearance without sacrificing security or energy efficiency. If your door has become warped or cracked from exposure, it should be replaced; if the door simply needs a little pick-me-up, a fresh coat of paint can do a lot to increase its appeal.

You can also add such embellishments as a new doorknob and knocker, or simply polish the current hardware. Add colorful potted plants or flowers along your entryway and make sure that landscaping is kept neat and trimmed. Walkways leading to your front door should be swept and clear of obstacles.

First impressions are important; they can cause potential buyers to either dismiss your home or encourage a closer look. So when selling your home, pay special attention to the appearance of your entryway. Call me for more tips to show your home to its best advantage. As your real estate professional, I would be pleased to help you with all of your buying and selling needs.





# Steps to Building Your New Home



**B**uilding a new home begins long before the foundation is poured. Having a plan in advance can save you time, money and frustration once the work is underway. Consider these tips to keep your construction project on track:

- **Set your budget** – determine how much you can afford to spend and how much your dream home is likely to cost. You should be able to get a good idea of the cost of labor and materials by speaking to contractors. Or you can find help online by typing "building cost estimator" into your favorite search engine. If you find that your dream home is a little out of your price range, now is the time to decide on what features you must have and what you can live without. It may help to make a list of the extras you would like, then prioritize it by dividing it into "Must Haves", "Features You Would Like" and "Optional Extras."

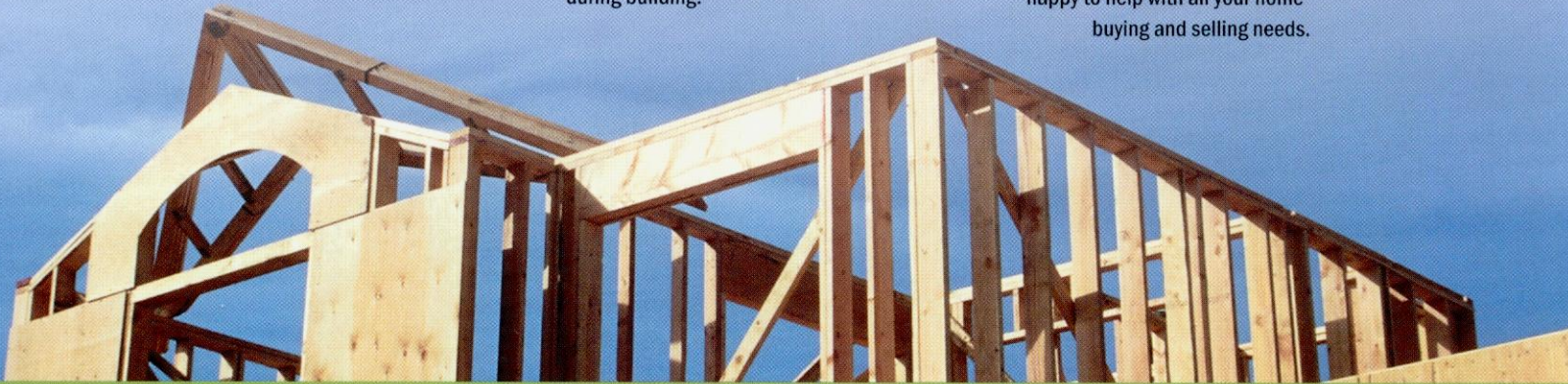
- **Purchase your lot** – finding the perfect spot for your home may be as important as designing the home itself.

The price for the lot will also help you determine what you can afford during building.

- **Build your team** – you will probably need to hire an excavator, a surveyor, an architect, and of course your builder. Many people interview and hire the builder first, then request recommendations for the other professionals involved.
- **Select your home design** – if you are building in a subdivision, it's likely that you will be given several plans to choose from, and allowed to make only slight alterations to those options. If you are starting from scratch, however, the number of plans available can be overwhelming. Purchase a few design catalogs or research home plans online to narrow your choices.
- **Get it in writing** – once you have made your preliminary decisions, make detailed contracts with your build team. Be as complete and specific as possible, and be sure to amend the contract should you make any changes to the project later on.

If you would like more information on new construction, call me.

As your real estate professional, I would be happy to help with all your home buying and selling needs.



## Question and Answer

Q

We are getting ready to remodel our upstairs bedroom. We live in an older home and were wondering if you can tell us if there are any remodeling hazards that we should be concerned about?

A

You are wise to realize that a remodeling project can be a big undertaking, and if you are planning a large project, like a bathroom remodel, you may choose to hire a contractor to do the work for you.

In any case, remodeling your home may create unhealthy household air. It is important that you protect yourself and your family from such harmful substances as asbestos, formaldehyde, and dust from lead paint. All these chemicals can be released into the air when you remodel. Make sure that your home is properly ventilated and that you follow all instructions when working with such chemicals as paint, stripping agents or adhesives.

If you are remodeling to increase your home's resale value, call me. I can provide you with information about recent home sales in your area.



# Are You Ready to Buy?

**B**uying a new home requires an investment of your time and money. Whether you are considering buying your first home or seeking to move up, the following indicators may help you decide if you are ready to buy.

If you have enough money saved to cover a down payment and closing costs, you are well on your way to a new home. By making a down payment of 20 percent of the price of the home you should be able to avoid having to pay private mortgage insurance (PMI). You may be able to find a mortgage that requires little or no down payment, but your interest rate will likely be higher and it will take you longer to build equity in your home.

In addition to having a healthy savings toward your home, you should have an accurate idea of how much you will be able to afford. If you are currently renting, keep in mind that owning a home entails some additional expenses for maintenance, taxes, or unforeseen costs.



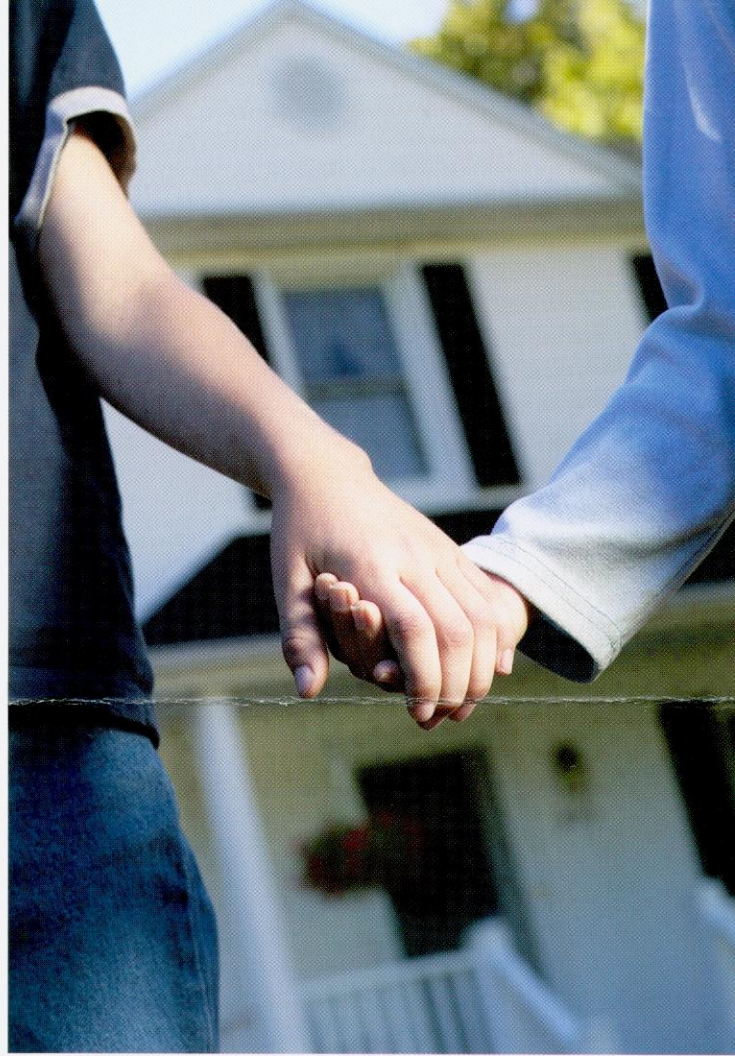
Part of knowing what you can afford is having your credit in good shape. When considering your loan amount, your lender will look at your income and your debt and credit history. If you carry a high amount of debt from credit cards, student loans or other outstanding loans, you may want to pay these before purchasing a new home.

On the other hand, if you have not made any major purchases, you may have difficulty obtaining a home loan. You may need to build your credit history before purchasing a home.

Finally, before investing in a new home, you should decide if you are comfortable making such a large

commitment. Owning your first home or upgrading to a larger home can be daunting, but it can also be very fulfilling.

When you are ready to buy, call me. As your real estate professional, I can easily help you through the process.



## Yes, send me more information!

As your real estate professional, I will be happy to answer any real estate questions and provide you with more information about real estate activity in our area or others. Simply fill out and return this request, or call me for immediate assistance.

- |   |                                |
|---|--------------------------------|
| <input type="checkbox"/> A marketing consultation of my home          | <input type="checkbox"/> Other |
| <input type="checkbox"/> Information about property values in my area | _____                          |
| <input type="checkbox"/> Information about local real estate activity | _____                          |

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Phone \_\_\_\_\_

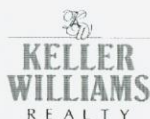
Email \_\_\_\_\_

Please disregard this offer if your home is currently listed. It is not my intention to solicit the offerings of other real estate brokers. I am pleased to cooperate fully with them. This offer void where prohibited by law.

**“So much  
of what we  
know of love  
we learn at  
home.”**

*~ Author: Unknown*





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## Keeping Your Roof in Top Condition

**Y**our roof plays a vital role in protecting you and your family from the elements, so you don't want to take it for granted. A little preventive maintenance can keep a small problem from turning into bigger issues and possibly from needing a total roof replacement.

The best preventative maintenance you can do is to perform semi-annual inspections, by checking the following:

- Clean all debris from the surface of the roof. This includes debris that has gathered behind HVAC units, pipes and pitch pans, and any other roof penetrations. Debris has a tendency to hold water which could expedite roof deterioration.
- Remove any debris from gutters and downspouts to ensure proper water drainage.
- Trim any overhanging tree branches.

- Check all caulking and sealants. Scrape and remove any caulking that is weather cracked and damaged. Clean the area thoroughly and apply fresh caulking.
- Check the condition of the mortar and bricks on the chimney. If it crumbles or is in poor condition, you may want to hire a mason to repair it.
- Replace any cracked or broken shingles, and secure and loose shingles. Use extreme care if you choose to inspect the roof yourself. For the sake of your safety, it may be wise to hire a professional roofer.



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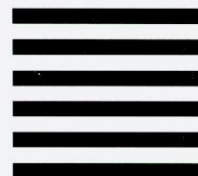


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