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Speaking of Real Estate...

The major fortunes in America have been made in land.
 ~John D. Rockefeller

Statistics Thurston County	
ACTIVE HOMES 9/01	1,958
TOTAL SOLD AUGUST	220
SOLD-FORECLOSURE	51
SOLD-SHORT SALE	15
SOLD NEW-CONSTRUCT.	42
SOLD-RESALE	1,916
MONTHS OF INVENTORY	8.9

Provided by the NWMLS, includes single family homes, manufactured homes and condos.

Warning to Buyers: Watch your credit rating!

So you are pre-approved, found your dream home and have applied for your financing. It's all coming to a sweet ending and the keys to your new home. Don't do anything to alter your credit score—heed these commands!



The Ten Commandments When Applying for a Real Estate Loan

1. Thou shalt not change jobs, become self-employed or quit your job.
2. Thou shalt not buy a car, truck or van (or you may be living in it)!
3. Thou shalt not use charge cards excessively or let your accounts fall behind.
4. Thou shalt not spend money you have set aside for closing.
5. Thou shalt not omit debts or liabilities from your loan application.
6. Thou shalt not buy furniture.
7. Thou shalt not originate any inquiries into your credit.
8. Thou shalt not make large deposits without first checking with your loan officer.
9. Thou shalt not change bank accounts.
10. Thou shalt not co-sign a loan for anyone.

Worth-the-Price Fix-Ups

According to HomeGain's annual home improvement and staging survey, simple DIY projects can greatly increase a home's resale value. Here are six affordable projects (amounts are estimated) that made their list.

1. **Cleaning and decluttering.** Remove personal items unclutter countertops, organize closets/shelves and make the home sparkling clean. \$290—COST \$1,990—RETURN
2. **Brightening.** Clean windows inside and out, replace old curtains, update lighting fixtures, remove anything blocking light from windows. \$375—COST \$1,550—RETURN
3. **Smart staging.** Rearrange furniture, bring in new accessories to enhance rooms, incorporate artwork and play soft music in the background. \$550—COST \$2,194—RETURN
4. **Landscaping enhancements.** Punch up the curb appeal in the front and back yards by adding bark mulch, bushes, flowers and ensuring current plants/grass are well-cared for and manicured. \$540—COST \$1,932—RETURN
5. **Repairing electrical or plumbing.** Fix leaks under sinks, remove mildew stains, ensure all plumbing is in good working condition. Update electrical with new wiring for modern appliances, fix lights or outlets and replace old plug points with new safety fixtures. \$535—COST \$1,505—RETURN
6. **Replacing or shampooing dirty carpets.** Steam-clean carpets, replace any worn carpets and repair any floor creeks. \$647—COST \$1,739—RETURN



NINE Important Security Tips for Home Sellers

#1 For your own safety, never set an appointment with anyone to see your home unless they have given you their name and number and you have called back to verify that number. An easy way to do this is to say, "Let me check with my husband/wife for the best time and I will call you back." Use this method even if you are not married.

For a **complete** list of **NINE** Important Security Tips for Home Sellers, email me at **KatyCrofts@kw.com**

PRICE REDUCED—\$525,000

2630 Cooper Point Rd. NW #MLS213204



**3 BR, 3.5 BA
3,288 S.F.
1.3 Acre fully fenced lot
10' ceilings, crown molding
5-Car tandem garage**

**Open kitchen with slab granite,
SS appliances, 2 ovens,
lots of cabinets**



**Sitting area of master bedroom
with gas FP; master includes
huge walk-in closet &
6-piece bathroom**

**View from the large 2-tiered,
partially covered deck; so private,
you'll never want to leave**



**NEW LISTING
On Hammersly Inlet**



**Call for an appointment to see!
360.584.6543**



\$330,000



Bright and tranquil, this well maintained and comfortable rambler sits on a park-like 1.15 acre parcel with 132' of south facing saltwater frontage. 3BR/2BA, 1894 sq.ft., oversized 2-car garage with lots of storage. Master has new tiled walk-in shower with heated floors. MLS#267297

Multiple Listing Sales Association—What is it???? Not the Northwest Multiple Listing Service...

"The Multiple Listing Sales Association (MLSA) is established for the purpose of serving the citizens of Thurston County by improving the real estate profession through enhancement of cooperation, understanding and education among the Members as well as the exchange of information and ideas between Real Estate Professionals and Affiliates." This is from our Bylaws.

You may have heard me talk about my "marketing group", my "tour group". We have over 180 members (both real estate brokers and affiliates) who care about providing excellent customer service and promoting the sale of real estate. I am able to market my listings, find out about new or upcoming listings and network with other industry professionals who care as much as I do about the services we provide. I believe this is a **big plus** for my clients, both Sellers and Buyers. I'm proud to be a part of this group and a Board Member in 2011!

Check out my new Blog at:

<http://olympiahomeselling.blogspot.com>



Blogger™



Check out my Facebook Page at:

www.Facebook.com/KatyCrofts.OlympiaRealEstate

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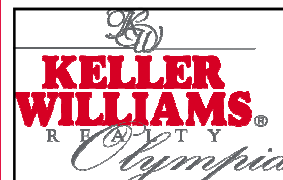
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MLSA Board, Secretary

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