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Have You Created Your Dream Home Wish List?

By Victoria Hunter



Shopping for a new home can be overwhelming. Finding a real estate agent, looking at homes online, and applying for loan approval, there is a lot to do, and it can be difficult to know where to start. Believe it or not, there is a first step that every homebuyer should take--before you pick up the phone to call that real estate agent and before you look at even one home online.

Know What You Can't Live Without

Get out some paper and a pencil and jot down everything you want in a home. If you are part of a couple, you should each have your own list.

When you have completed your home purchase wish list, take a look at each item. Ask yourself, "Is this something that I really need in order to enjoy life in my new home?" Then, get rid of anything that you know you can do without, and still be content.

The Tough Decisions

Now it is time to prioritize the wish list. The top two items should be those items on which you will not compromise, as living without them would make you miserable. For some folks that might be a gourmet kitchen or space for a garden. The bottom two items should be those that you are willing to compromise on.

Now, compare your home purchase wish list with your partner's. Anything that is on both of your lists is a priority and should probably be moved to the top. Inevitably, though, there will be

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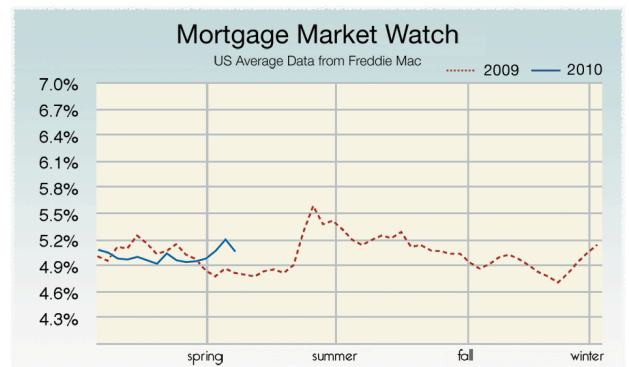
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items each of you will need to compromise on, thus the little "bargaining chips" at the bottom of the list: sort of a "I'll give you the garage in exchange for the fireplace" type of thing.

It's Not Set In Stone

One thing that may surprise you is that this list will change as you begin to actually view homes. You may discover a feature in a home that you didn't consider when you wrote the original list. Real estate agents will tell you that what some buyers say they absolutely need to have in a home frequently falls by the wayside, leaving the agent standing at the curb, scratching their head. So, don't feel as if this list is set in stone, but do inform your agent if anything changes.

The wish list works well to help cut down your confusion when presented with an array of homes to view. It also helps your agent to keep focused and not waste everyone's time by showing you homes that don't fulfill your desires.



Ideas for a Greener Life

By E. E. Kane



You do your part by recycling all of your newspapers, aluminum cans and plastic bottles with the numbers 1 and 2. Does it help? Yes, but you can do more. Recycling keeps usable materials out of the landfill, but it also requires energy. If you are ready to go beyond that first step, try any of these ideas.

Before you replace, consider a repair.

Oh no, your favorite coat's zipper is torn, and you are no seamstress. You could rush out to snatch up a coat on sale, but the greener choice is to take your coat to a tailor for repair. You might not make a sizable dent in the landfill, but if everyone stopped revolving a few of their possessions at breakneck speed, it would make a difference.

Change one household task to a greener habit.

Pick a chore, any chore, and green it up. For instance, you can make your laundry more eco-friendly by washing only in cold water, replacing the dryer with a clothesline whenever you can, and using a homemade laundry detergent with earth-friendly ingredients. Just one area of change will conserve water, energy, and keep your water supply cleaner. You will also save on your utility bills.

Support your local farmer.

No time for gardening? When you buy shares in a local farm, you have a win-win-win situation (which, by the way, a greener lifestyle usually is):

- ✓ You get superior, delicious, fresh produce and other farm products (eggs, dairy, meat).
- ✓ Your local farmer gets upfront cash to invest in his farm.
- ✓ Because participating farms are local and usually organic, you save the environment from transportation pollution, toxic pesticides and fertilizers.

Give your trash a toss.

The environmentally conscious company Burt's Bees saved \$25,000 per year when they decided to dig through their trash to reduce waste. They were able to reduce their waste from 40 to 10 tons per month. Your household might not be producing as much trash as a large company, but an inventory of your garbage might reveal surprises. What can your family do?

Preach what you practice.

Your children may already be environmentally conscious, but do not underestimate the power of your influence. Future generations will have to balance preserving the environment with the needs of the people, and that is not an easy or enviable task. Involve your kids in discussions about how your family can make a difference.

Innovative recycling is not only commendable but a healthy, nurturing lifestyle. Hopefully, one day environment-friendly practices will be the norm.

Fractional Ownership: Not Your Father's Timeshare Option

by Evelyn Fielding



Maintenance costs and taxes on expensive properties can quickly overburden a homeowner, especially when they're on a vacation property the family uses only a few times a year. Fractional ownership allows several co-owners to share the financial burden—and financial reward.

Under a fractional ownership arrangement, each owner shares responsibility for financial concerns according to the percentages laid out in the contract. If four parties go in on a property and decide to share equally, each would pay one-quarter of the expenses and use the property one-quarter of the time. All four share in appreciation, and contracts may be worded so an owner can sell or gift the property with approval of the others. One could even rent out his or her allotted weeks as a timeshare, if the contract allows.

Advantages to Fractional Ownership

Perhaps the biggest advantage to fractional ownership is a result of the current credit implosion. Several co-owners can pool their money for the down payment on the property, and each shares responsibility for the mortgage. The power of group buying may allow owners who have experienced a few nicks on their credit to get into properties they otherwise would not qualify to buy.

Besides the obvious money-making and money-saving potential, fractional ownership allows owners complete control over the property—who uses it and when, and how it will be maintained. The group will probably consist of like-minded people who are stable and trustworthy, and these arrangements allow for more luxurious accommodations than even a high-end timeshare.

Individually owned second homes or vacation homes could sit idle many months of the year, increasing the chance of weathering or break-ins. Rotating occupants

ensures the property is in use all year. This influences the appreciation in value and makes the property more desirable for all.

Is Fractional Ownership Right for You?

With so many advantages, a fractional ownership option may be just what you need. If you'll use the property on a regular basis, co-own with people you can trust, and want the advantages of home ownership, look into fractional ownership.

These arrangements are typical for luxury resorts and vacation homes, but they aren't only for the super-rich who want a three-month vacation in Vale or Belize. Fractional ownership is a great option for any group that wants to share responsibility and appreciation in any type of property.

Talk to a real estate agent about the ins and outs of fractional ownership. It may be just right for you.

Clean Up to Keep 'Curb Appeal'

By Claudia Cosgrove



Whether a house attracts attention as someone drives or walks by can make or break a potential sale. A house can have all kinds of interior upgrades and renovations but may take forever to sell because of how it's perceived "at the curb."

Don't let potential buyers

slip away. Impress them with a yard that says, "This is just the beginning of a not-to-be-missed property."

Clean up the clutter, daily.

Rake up dead or dropped leaves, clean your gutters, and pull weeds. Stand at the curb and take an objec-

tive look at your front yard. Are the branches of that gorgeous tree starting to curve downward? If you're unsure about doing it yourself, hire a professional to trim your trees. Does the "decorative" rock in your biggest tree well look like it doesn't belong? Then get rid of it. Is your favorite rose bush overgrown, even a little? If so, trim it. Is the walkway leading to your front door dotted with unripe fruit, cones or seeds that have dropped from your favorite tree? Be diligent about cleaning them up every day.

Keep your lawn healthy and maintained.

Mow your lawn weekly to keep it looking trim. Minimize dry or damaged spots by watering and fertilizing the grass on a regular basis.

Decide on a focal point.

Choose a colorful, lush, eye-catching accent for your yard. Here are a few possibilities: a shrub with brilliantly hued flowers (such as bougainvillea); a window box with cascading plants, heliotrope, geraniums or mums; multi-colored flowers lining a walkway.



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The spring cleaning task that can really clear the air.

Courtesy of ARA Content



Clear the "hidden" dirt from your home.

Your spring cleaning routine will probably cover important, much-used rooms in your house, like the kitchen, baths and living room. But to really ensure your home's air is as fresh and clean as it can be, it's important to remember to spring clean the "hidden" room in your home—its heating, ventilation and air conditioning system, including the ducts.

Dirty ducts and air filters means dirty air!

Dirty ducts and clogged air filters can harbor dust, dirt, mold, mildew and a host of allergens that can all make the air quality inside your home less than clean and fresh. Think of your HVAC system and ducts as another room in your house—one that affects the comfort level in all the others—that needs to be properly cleaned for spring.

Air duct cleaning is one spring cleaning job you can't do yourself.

It pays to involve a professional who will do the job right the first time, because doing the job wrong can actually cause problems in the system. To find qualified HVAC technicians and a checklist of questions to ask before hiring one, visit the Web site of the National Air Duct Cleaners Association at www.NADCA.com.