



Donna's Realty News



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A Quick Sale Depends on Your Price

By Maurcia DeLean Houck



The housing market is competitive. Selling your house quickly may depend on what you're asking for it. But how do you know what your selling price should really be? That depends on a lot of factors. Finding the right listing price for your home takes more than just saying "I want this amount."

The first thing your realtor will do to determine the best asking price for your house is to look at

what similar houses in your neighborhood have recently sold for. These comparisons are a great starting point for determin-

ing your listing price, but don't forget, these are only the beginning. When setting the price of your home you'll also need to consider:

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Paying Off Your Mortgage

- Believe it or not, a lot of people don't really consider how much money they need to pay off their current mortgage (and home equity loans and lines of credit), before setting their selling price.

Determine Your Homes True Value - Local comparatives tell you what other houses in your neighborhood have been selling for, but that doesn't really tell you what they are worth. The best way to determine your house's fair market value is to get an appraisal through your realtor.

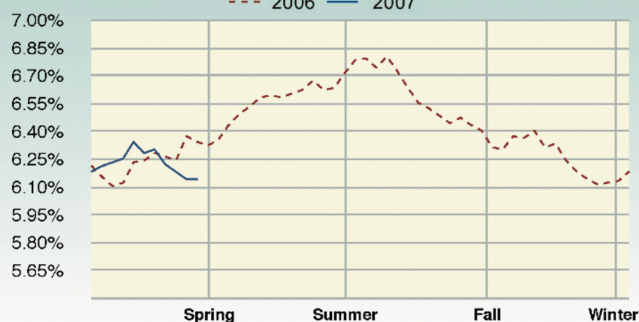
Estimate Your Selling Costs - If you haven't sold a house before, you may be surprised by the litany of costs associated with the sale. It isn't just a matter of paying off your current mortgage debt. Additional selling costs may include such items as: real estate commissions; advertising, attorney or closing fees; inspections; prorated costs for insurances, taxes, fuel tank rentals, etc.; excise taxes for sale; additional professional costs and closing costs determined by your local and state government.

Your real estate agent will be able to give you a complete list of seller's fees that you'll be responsible for paying at the sales closing. Once you know what your true expenses will be in relation to selling your house, take this information, your local sales comparatives and your final appraisal to determine the best sale price for your home.

Mortgage Market Watch

Mortgage Interest Rates

--- 2006 — 2007



Creative Decorating Tips

By Gail Kavanagh

Creative decorating is not only a low cost way to give your home a makeover; it's also great fun. With a little creativity, you can turn ordinary materials into some very chic décor!

Unusual Artwork

Stunning framed artwork needn't cost the earth. If you have the frames, fill them with Japanese handmade paper, gorgeous wrapping paper (in a roll, not folded, or the creases will show), or a piece of beautiful fabric. If you don't have frames, use blocked canvas panels to display your 'prints'.

Display Ideas

For creative display ideas, rummage through your cupboards or the local charity shop for interesting ways to

display flowers, ornamental grasses or budding stems. Look for unusual containers, tea caddies, soup tureens, cookie jars and oddly shaped teapots to use instead of the traditional vase.



Natural Accents

Keep your eyes open on the beach or on a country walk. Interesting pieces of driftwood and branches, pine cones, shells and pebbles can be stylish, natural accents for your décor. Try a collage made of driftwood and shells, or arrange your pine cone collection under a glass coffee table. The possibilities are only limited by what you can find.

Bamboo Basics

Those bamboo rods sold in the gardening area of department stores for holding up plants have an amazing range of uses around the home. Use them for curtain rods, or to hang fabric. Bind or glue enough rods side by side to make screens, coffee table tops or even a bed headboard.

Spring Cleaning 101

By Stephanie Raymond

Start From the Top -

When it comes to cleaning, working from top to bottom is the only way to go. Start with your tallest shelf and work your way down until everything in the room has been dusted, washed or wiped. This is the most effective way to clean because any excess dust or grime you don't get on the first round will be waiting for you on lower surfaces. Always start your cleaning routine with a thorough dusting and end by sweeping, mopping or vacuuming your floors.



What Lies Beneath - In the quest for a truly clean, dirt free home you must be prepared to move everything you own. It's amazing how much dirt, dust and dander

can accumulate under your couch, behind a hutch or even underneath that pretty flower vase. Just because you can't see the dust, doesn't mean it isn't there. So get moving and make sure you leave no chair, bookshelf or throw pillow unturned.

Kill the Clutter - Nothing makes a room look messier than a disproportionate amount of clutter. If you

truly want to clean house this spring, it's time to get organized. Take a room inventory, get rid of, or give away,

anything that you don't use, don't love or doesn't work. This spring make a vow to simplify your life by simplifying your home. Remember simple is always chic.

Closets Count - So, you've followed the first three tips, got rid of your three decade magazine collection, vacuumed the sofa and killed those dust bunnies and now your living room, kitchen and bathroom are spotless, but what about your closets. Just because they're used for storage doesn't mean they don't deserve a good cleaning. So once again, get in there, clean up the clutter, clean from top to bottom and leave no boot or box of old mittens unturned.

Clean Green - Let's face it, most commercial cleaners are composed of nasty, not to mention dangerous and poisonous, chemicals. The truth is that you can effectively clean your house with a few safe, simple ingredients. For example, baking soda is a great all-purpose, non-toxic cleaner. It not only cleans, but also deodorizes, removes stains and works as a good fabric softener. Cornstarch and lemon juice will clean any greasy surface. Lemon juice also works as an alternative to bleach. Salt is a strong abrasive cleaner and toothpaste is a mild one. Vinegar, my favorite all-purpose cleaner, cuts grease, removes stains and when mixed with water will leave all your glass surfaces clean and streak free.

Organize Your Closet Space

By Elizabeth Walling

Sort - The first step to closet organization is sorting through what is causing your clutter. You may be surprised at the amount of items in your closet that can be stored away, donated, or even sold. Although parting with seldom used items may be difficult, it will make your regularly used items more accessible. A rule of the thumb is that any item that hasn't been used within two years should be discarded.

Organize - Once you have parted with as much as possible, it's time to organize what you have left. Sort items into similar categories, such as shirts and blouses, heavy sweaters, slacks and pants, full-length clothing, belts, jewelry, hats, purses, and other accessories. Decide what clothing items need to be hung up on racks and what can be folded and stored in drawers or bins. This will give you a basic idea for what kind of storage you need in your closet. You may need more racks for full-length clothing, or you may be able to double up racks if you have more shirts and blouses that don't take up as much vertical space. If you have a lot of small accessories, storage units with small drawers will help you organize these items. You



can also use colorful bins or classic wicker baskets to organize smaller accessories. For people with many belts, neckties, or hats, special organizers can be bought to store these items in a way that makes them easily accessible without taking up a lot of space.

Limited Floor Space - If you have limited floor space and lots of shoes, vertical storage is a good option. Vertical racks and shelves can be installed to store shoes, or you can opt for canvas shoe storage models that hang from closet racks or on the back of doors. This will free up a lot of floor space and give you better access to your footwear.

The Top Shelf - In most closets, the top shelf is a disaster zone of disorganized piles stacked up to the ceiling. Adding shelves, drawers, or decorative storage bins to your top shelf easily solves

this problem. Once you have a structured way to store things on your top shelf, you will find it much easier to keep this area from becoming a mess.

Extra Storage - The back of the closet door is an ideal spot for organizing with hooks. Robes, jackets, hats, belts, and purses are a few examples of the items that can easily be hung on hooks installed on the inside of your closet doors.



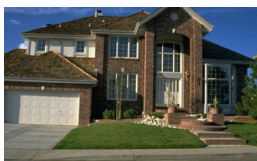
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 1245 Address
 Suit B
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 Office (888) 525-8847
 Cell (888) 525-8847
 Fax (888) 525-8847

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Inexpensive Kitchen Upgrades



(ARA) - Here are some inexpensive kitchen upgrades you can make that will have a huge impact:

1. Paint the Room
2. Update the Lighting
3. Change the Faucet and Sink
4. Change Cabinet Hardware
5. Upgrade the Countertops

Granite and stainless steel were the hot trends in the 1990s,

but because of their expense and need for greater upkeep, there's now a renewed interest in synthetic countertop materials that combine both style and function.

One that's getting a lot of attention these days is Wilsonart HD, a high definition laminate that is available in hundreds of colors and patterns so you're guaranteed to find exactly the look that you want. Log on to www.countertop.com or call (800) 433-3222 to request samples.