



Donna's Realty News



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A Quick Sale Depends on Your Price

By Maurcia DeLean Houck

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In a competitive housing market, selling your house quickly may depend on what you're asking for it. But how do you know what your selling price should be? 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 the first step to determine your homes listing price. When setting the price of your home you'll also need to consider:

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.

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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 when selling your house, take this information, your local sales comparatives and your final appraisal to determine the best sale price for your home.

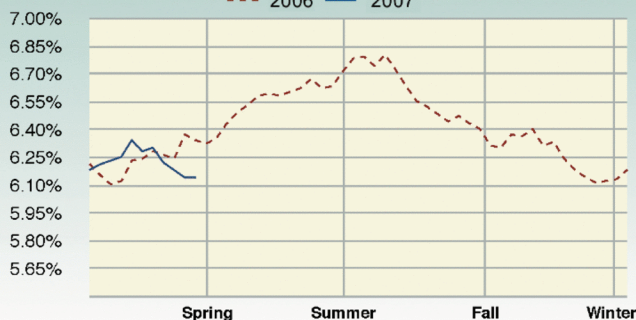
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Mortgage Market Watch

Mortgage Interest Rates

--- 2006 — 2007





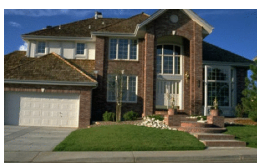
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Creative Decorating Tips

By Gail Kavanagh

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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'.

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.

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.

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.